

Grafters I Have Met



BY
J. P. JOHNSTON
AUTHOR OF
"TWENTY YEARS OF HUSLING"

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GRAFTERS I HAVE MET

BY J. P. JOHNSTON

Author of Twenty Years of Hustling, What Happened to Johnston,
Auctioneer's Guide, How to Hustle,
Etc., Etc.

*The Author's personal experiences with Sharpers, Gamblers,
Agents, etc., and their many schemes devised to fleece the
unsuspecting. The stories are based on actual
happenings, and expose the ways and
methods employed by the various
"Grafters" met during
thirty-five years of
"Hustling."*

DRAWINGS BY HOWARD HEATH

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CHICAGO
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TO THE
VICTIMS OF GRAFT, WITH THE
ADMONITION, NEVER TO PLAY ANOTHER
MAN'S GAME, I RESPECTFULLY
DEDICATE THIS
VOLUME.

INTRODUCTION.

During my many years of experience on the road, wherein I engaged in various lines of business mentioned in my books, "Twenty Years of Hus'ling" and its sequel "What Happened to Johnson," I naturally enough came in contact with men engaged in all sorts of fakes and grafts, as well as those engaged in the legitimate.

Being of an inquiring turn of mind, and always anxious to get inside information on all schemes and projects coming in my pathway, I never failed to use all the tact and ingenuity I possessed to gain the confidence of every stranger I met, who seemed to be in possession of anything new or mysterious in the line of money getting.

By this means, but very few of the Con games and Bunko schemes, known now-a-days as "grafters," escaped me.

I have always contended, as I now still contend, that a knowledge of the ins and outs of these sharp practice schemes and grafts can be of more benefit than injury to anyone.

My observation of the closing career of "Grafters," as compared with that of the man

whose environments may have been that of the faker, but who stuck to the legitimate, is, that in absolutely every instance, the grafter has invariably wound up his career in disgrace or disaster, whereas the so-called faker, who nevertheless adhered to legitimate methods, has ended his career at the top round of the ladder.

I believe in driving a shrewd bargain, and am always glad to "take off my hat" to the man who will get the best end of it, when driving a bargain with me, whether it be a patent right deal, a horse trade, or swapping jack-knives, so long as he sticks to the truth and the legitimate.

The object of this book is to enlighten the public, that its contents may act as a barrier against the "pitfalls" that are constantly open to the unwary, the unsophisticated and inexperienced, and, at the same time, prove interesting to them as well as to those who are wise and experienced.

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He and his guest did a good sized washing.

Called in two or three neighbors as witnesses and broke open the valise.

He cut open the envelope with his knife, but with a single bound the young man had made for the door.

I think I shall turn this plugged 50c piece to the sleeping car company.

She would look around a moment, and declare that she could see just fine.

Raised up with the pair of nose glasses in his hand.

They are all on the lookout for a stranger, whose growth of hair and beard would indicate that he had just emerged from a few weeks' stay in the north woods.

Jones grabbed his hat and razor and escaped through the rear end of the shop.

With much curiosity, both watched the outcome.

That chunk of gold is worth a little over \$16,000 in cash.

Began working slowly backward and forward through the crowd, carefully scrutinizing every face.

I immediately took him from the wagon and forced him to pay back the money.

"I'll bet you \$500 you can't pick out the card with the cross on it."

Standing over them and gesticulating and talking at a furious rate.

Spread before me a large imposing looking contract.

He gathered up the one dollar bills and silver pieces and put them in his pocket.

At last the farmers met the main grafter at the hotel.

"Begorra! yez wins de bet."

"I have a plan by which your business can be increased so fast that it will surprise you."

"Great Caesar! you've got me swamped the first day."

"That's right, I like to see a man spend his money on his wife."

"Wal, you certainly have steered an 'easy mark' up against me this time, haven't you?"

"Oh! yah! yah! das ist alle recht."

"Let's see, what is your name?"

Many of them were regretting having introduced him into their set of girls.

"Before I sign this document I want to have my lawyer look it over."

"You kain't bunko me, Ser; not much!"

Would contract for their entire apple crop.

The backer directed the graft as though he were at the head of an immense trust.

"You are a fraud! This is counterfeit money."

"Now, I shall aid you in selecting five or six thousand dollars' worth."

"My! That's my husband."

He mounted the banister and slid down to the office floor.

"They are solid gold and cost me \$12.00 when new."

"Say quick, gentlemen, or off it comes."

The handkerchief was as clean and white as the day it came from the factory.

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CHAPTER I.

My First Knowledge of a Bunko Scheme—
Visiting a Farmer Relative in Illinois—One
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Bunkoed Out of Two Thousand Dollars.

One of the first patent right bunko schemes I ever heard of came under my observation when I was about 17 years of age. I had traded a \$50 note, which I held against a farmer living near my home in Ohio, for the rights for the state of Illinois in a patent gate and door spring, and went to that state, among

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relatives, to sell the spring attachments and to dispose of the territory. On arriving at the home of one of my farmer relatives, I found them all in a turmoil, and in a frame of mind to lynch anyone in the patent right business.

A few days before my arrival a very slick, well-dressed gentleman had called upon one of their rich neighbors, and represented himself to be the general agent of a washing machine. He was anxious to establish an agency for the sale of both the machine and county or state rights, and said to the farmer:

“Now, sir, you have been recommended to me as being just the man I am looking for, and to start with, I want to assure you that I don’t propose to give you a penny of my money, nor do I ask for a penny of yours. I don’t propose to give you my signature, nor do I ask for yours. I simply propose to appoint you our agent. I will give you three dollars in cash for every machine which you sell, and will leave this sample with you, charging you nothing for it. And for each county right you dispose of, I will allow you all over \$100 a county that you get for it. If you get \$200 a county, you will make \$100 profit. If you sell a county for \$150, your profit will be but \$50.

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I do not limit you as to price on the county rights, but the price of machines must be no more nor less than \$5 each. As I shall be at the —— hotel, at Aurora, for the next six weeks, should you find a customer, you may call on me there, and by paying the cash you can procure any number of machines at \$2 each, or whatever counties you want at \$100."

After bidding the whole family good-by, he took his departure.

Two days later a gentleman of fine address called. He was about 30 years of age, wore a silk hat and a tailor-made suit of clothes, was glib of tongue and carried a fair-sized valise. He came just at dusk, and introducing himself as a fire insurance agent, explained that he was traveling on foot, was somewhat tired and weary, and wanted to procure supper, lodging and breakfast, for which he would gladly pay whatever the farmer saw fit to charge. He was welcomed, and immediately made himself at home, and exceedingly entertaining.

After supper, and during the evening, while talking fire insurance, and after having displayed his papers, blank applications, door plates, etc., he began discussing other sub-

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jects, and topics of the day. Directly he remarked that he intended to resign his position with the insurance company, and engage in something where he could make money faster, and alluded to a former experience in which he had made a lot of money in a short time handling a patent right.

This, for the first time, reminded the farmer that he was agent for a mighty fine patent, and forthwith he brought out the washing machine the general agent had left with him. After explaining its merits and showing the insurance man one of the attractive circulars which had been left with him, he began paving the way for the sale of a few county rights.

The insurance man was at once "taken" with the machine, and was so much interested in it that he suggested that they proceed at once, before retiring, to set the thing going and wash out a few garments. Thoroughly filled with enthusiasm and a desire to make a deal the farmer built a fire in the kitchen stove, and he and his guest did a good-sized washing, spending the major portion of the night discussing the thing.

The following morning the insurance agent explained in a worn-out, exhausted manner



He and his guest did a good sized washing.

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that he had not slept more than an hour, and then had dreamed of selling washing machines galore, and township and county rights by the score.

While at the breakfast table he ventured to ask the farmer what he could sell him twenty counties for, and producing a state map, he selected the counties he wanted. The farmer carefully thought the matter over, and although he thought \$300 a county would enable the insurance man to make plenty of money, by cutting them up into township rights, still he would let him have them (if he took twenty counties) at \$200 each.

The insurance man thought the price rather high, and dickered along until about 8 o'clock in the morning, when he made the farmer a point blank offer of \$150 a county for the twenty counties. He said as he did so that he had formerly been a school teacher in a place several miles south, which point he was making for, as he wanted to collect some money due him. He explained that, as the farmer would have to procure papers from the general agent before he could deed them to him, he would return in three days or four at the outside, and receive the deeds and settle in full

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for them. And as evidence of good faith, he brought out his valise, and unlocking it, took out a large roll of bills with four or five \$100 wrappers and said:

"To show you that I mean business I will deposit \$100 with you and when I return and you have the deeds ready I will pay the balance."

Then placing the roll of money back in the valise he locked it and was apparently ready to start, when the farmer's wife remarked that she should think he would be afraid to carry so much money around in that way.

"Yes," he replied, "but I am more afraid of banks, and for that reason I want to invest in something that will make me a good paying business."

At this juncture a young man rapped at the door and when admitted, began introducing a wall bracket, in which to place newspapers, etc. He explained that he traveled with a horse and buggy, and was taking orders, to be delivered inside of thirty days, whereupon the insurance man asked him in which direction he was going. The bracket man, pointing south, said: "This way."

"How would you like company for a short

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distance?" asked the insurance man. "I am going south, but I am traveling on foot, and if agreeable to you, should like to ride with you."

"Very well," said the bracket man, "only too glad of your company."

After taking the farmer's order for a bracket he remarked that he was ready to go. The insurance man, turning to the farmer, inquired the amount of his bill. Being informed that there were no charges, he politely invited the farmer to accompany him to the gate.

"You may slip your valise under the seat," said the bracket man. This the insurance man did, and after a cordial good-by to the farmer and assuring him of his prompt return within three or four days, he entered the buggy. But instead of going south, the bracket man turned about and started directly north.

"Hold on!" cried the insurance agent. "This isn't south; you are going north, and I must go south."

Bringing his horse to a stop, the bracket man apologized profusely for his blunder, and declared that north was the only direction he could go, as the territory south didn't belong to him. Of course there was nothing else for

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the insurance agent to do but get out, and reaching under the buggy seat he brought forth his valise.

By this time the farmer's wife and all the children were at the gate, and all were interested and amused over the incident. The insurance agent once more bade them good-by and started off on foot. Suddenly, however, he turned about, and in a hesitating way scratched his head, then returning to the gate, where the whole family was still congregated, he said:

"See here, I really don't like to be carrying this stuff around, and I want you to take this valise, and lock it up until I return. I have money enough in my vest pocket to last me until I get back."

Only too glad of the opportunity, the farmer did as requested, when once again the insurance man bade them another good-by and started off.

The farmer, now absolutely sure of making the deal, immediately hitched up his best team and drove pell-mell to Aurora, where he found the general agent in his room at the hotel, in business up to his ears. There were before him charts and letters galore, from all sections

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of the country, some wanting one county, some another, and all in desperate straits for more or less territory. Under much excitement, the farmer explained that he wanted twenty counties at once, and produced a slip of paper with the names of those desired.

After coolly looking over the list and then going over the state map, the general agent remarked that he was sorry, but he had received a letter that very morning from two men in Galesburg, who wanted ten of those very counties, together with twenty others, and were ready with the cash to take them.

"But," protested the farmer, "you agreed that I should have all the counties I wanted at \$100 each. These men who make you this offer are a long distance from here, while I am on the spot, and mean business."

"Have you the cash to pay for them?" asked the general agent.

"I can get it within twenty minutes," gasped the farmer.

"Well," replied the general agent, "I hate to do it, because I am certain it will spoil the other deal; but go ahead, get your money right away and I will make out your papers and have them ready on your return."

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The money was forthcoming, and the deed duly executed and witnessed, and the farmer hastened home to await the return of the insurance agent. At the expiration of four days there was anxiety depicted on the face of the farmer, and an "I-told-you-so" look on the face of the wife. Another day, and both were walking the floor. Two days more and an excited visit was made upon my farmer relatives, when the entire transaction was fully narrated and discussed.

The farmer knew that he had the cash and possibly hundreds of dollars, if not thousands, more than was due him, there in the house, locked up in that valise, but the question was, why should the man stay away, and if he didn't return, what would be the proper and legal procedure to take?

Two days before my arrival the farmer again visited Aurora, to find that his general agent had flown. He consulted a lawyer, who advised him to immediately return home, call in two or three neighbors as witnesses and break open the valise.

His advice was followed, and when opened the valise was found to be filled with three or four old shirts, in which were wrapped two or



When opened the valise was found to be filled with three or four old shirts.

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three bricks. The balance of the space was stuffed with excelsior.

The reader will readily understand the state of mind my dear farmer relatives were in, to receive and entertain me, a patent right vendor.

After a short visit with them, I started out with my patent, and a few weeks later arrived at Bloomington, where I took quarters at a hotel.

While showing the invention I was representing a young man entered into conversation with me, and explained that he was canvassing for a book, and he then went on to tell me of a brother of his who was out with a gang of patent right men, selling washing machines, and how his brother played the part of bracket salesman; and how he would drive up to the farmer's house, in the morning, with horse and buggy. Under the seat of the buggy was an exact duplicate of the valise in which the insurance agent carried his money, and this, of course, was the one the agent withdrew from under the seat after discovering that they were going the wrong way.

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CHAPTER II.

The Potato-Spectacle Graft—A Graduate of Yale College—Two Hundred Dollars Per Week and Expenses—A Bony Old Horse, a Rickety Old Wagon, Five Bushels of Potatoes and Six Pairs of Brass Spectacles as Stock in Trade—How He Did It—Overalls, Blouse, Cheap Hat and Stogy Boots, the Grafters' Attire—The Transformation—A Swell Society Theater Party—Evening Dress Suit, Silk Lined Overcoat and Silk Hat, With Diamonds and Money Galore—Saturday Holidays With a Side Line for Expenses—The Funny Side, as Seen by the Grafters—His Sad Ending.

Some years ago, while closing out a bankrupt stock of jewelry, I opened up a store on Sixty-third street, in Englewood, Chicago.

One day a very tall man, dressed in overalls, blouse, stogy boots and Scotch cap, came into the store. He carried in one hand two or three large potatoes. Stepping up to me, he extended his right hand and said:

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"How are you, J. P.? Glad to see you; don't know me, do you?"

At first I didn't recognize him, but when he introduced himself as Mr. —, I instantly remembered him. He was a former Chicago acquaintance, who for several years had held a responsible position with one of the largest wholesale dry goods houses in the city. He was a Yale college graduate, of an excellent family. Of course I was astounded to see him in such a garb.

"What in the world are you doing?" I asked.

"Making \$25 per day," he replied.

"How, selling potatoes?" I inquired.

"Grafting," he went on; "just grafting."

Taking me to the front door, he pointed out a rickety old peddler's wagon, loaded with choice potatoes, and drawn by a bony old horse with a played-out harness. There was a colored boy on the front seat.

"That's my lay-out; what do you think of it?" he said.

"But," I asked, "how can you do any grafting in the potato business?"

Reaching in his pockets, he produced several pairs of spectacles, and proceeded to explain his system of graft.

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The colored boy drove the old horse, while he made house to house calls; always among the middle and lower classes of people.

He would rap at the rear door, and there the lady of the house would find him with both hands full of those very choice potatoes. He would offer to sell her a peck or half bushel at one-half or two-thirds the regular market price.

As this class of women are invariably looking for bargains, he had no trouble in persuading them to make purchases. This much accomplished, he had gained at least one point, and often two. In the first place he had broken the ice, and in many instances he had an opportunity to size up the woman's financial standing. Should he have occasion to change a five or even a two-dollar bill, the prospects were good.

The potato deal closed, he would bring forth a pair of glittering riding bow spectacles from his pocket and say:

"See what I found over on the boulevard a few minutes ago. Aren't they beauties?"

"My! My!" the woman would exclaim, and would immediately try them on. As they were but ordinary window glass, she would look



Declare That She Could See Just Fine.

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around a moment and declare that she could see "just fine."

"Are they gold?" she would invariably ask.

"Can't you see what they are? I'll bet they never cost less than \$12 or \$15," he would answer.

Then, as if about to take his departure, he would casually remark that he had no earthly use for them and would sell them cheap.

"How cheap?" would usually come the query.

In setting a price, of course, the grafter would be governed by the general appearance of the woman and often by his knowledge of how much cash she had on hand.

His price was all the way from two to five dollars, though he would accept one dollar, but nothing less. Occasionally he made a sale at five dollars, but two dollars was the popular price.

He further explained that he carried in his right hand upper vest pocket a pair of lenses of the right refractive power for a person of about 40 years of age, in his left hand upper vest pocket a pair for a person of about 50 years of age, and in one coat pocket a pair for a person of 60, and so on.

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Should his spectacle transaction take place in the house where the woman would be likely to pick up a newspaper, he would thus be able to give her a magnifying glass. Should she remark that they were not just right, he would say that he was sorry and would place them back in his pocket. Then suddenly reaching to another pocket, he would bring forth another pair, either weaker or stronger, and say:

"See here, I believe these glasses are all right for you; suppose you try them again. Perhaps you were a little nervous when you tried them before." And he would continue to make these shifts from one pocket to the other until the woman imagined, at least, that she could see all right, and then, if possible, he would close a deal.

On the other hand, should the transaction take place in the street, he would introduce a pair of what are known as plano lenses, which are nothing more than ordinary window glass. With these no matter what her age a woman could see off into the distance, and often bought them on the spur of the moment, believing they would also enable her to do close work.

All was fish that came to this gratfer's net.

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The spectacles cost him \$2.75 per dozen. The material was "Roman alloy," which will tarnish and get black within three days after coming in contact with the face.

This man declared that he had for years been working on what he considered a paltry salary. His father, who had been well to do, had recently died leaving his estate so entangled that it would cost more to unravel it than it was worth. As a result the son had grown desperate and had started out to make a "killing."

The following Saturday evening while at the theater, I saw this "grafter" enter one of the boxes with a party of society people. He wore a full-dress evening suit, an elegant silk-lined overcoat and diamonds. Happening to spy me in the parquet, he placed the thumb and forefinger of each hand together, and laughingly held them up to his eyes, in a manner to suggest spectacles.

Two weeks later I opened a store under the Great Northern hotel.

One Saturday afternoon this "grafter" called on me. He told me that for the past three or four weeks his profits had averaged \$200 a week. On this occasion he was dressed

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in an up-to-date business suit, fine derby hat and low-cut shoes, and had the appearance of a well-to-do professional or business man.

"J. P.," he said, "although I always take a vacation on Saturday, I nevertheless clear ten dollars or more. Not that I particularly need it," he went on "but just to keep my hand in."

So saying, he took from his pocket a half dozen nose glasses, of the same quality as his spectacle stock.

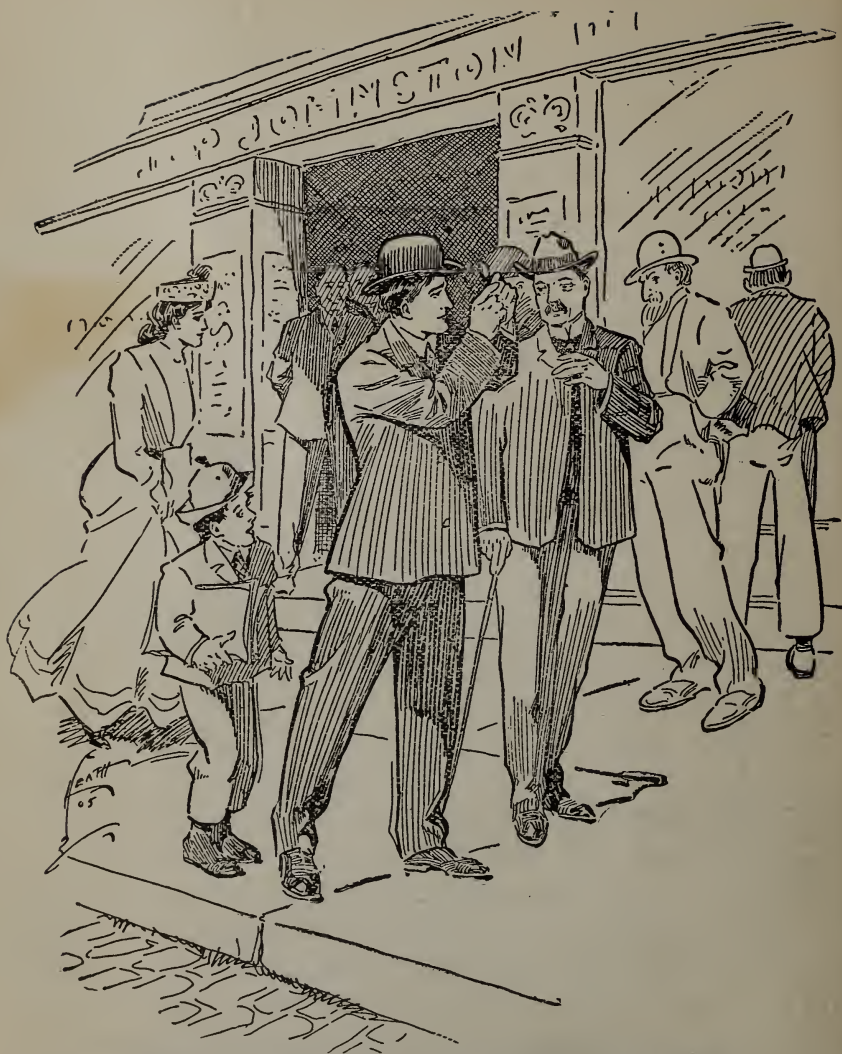
As we stood looking from my store window, he said: "I'll just watch for my man and show you how easy it is to make a dollar." Then he gathered some mud from his shoes and rubbed it over a pair of his eye-glasses.

"There comes my man," he cried, an instant later. "Now watch me."

Darting from the store, he quickly stepped into the gutter, in front of "his man," and, reaching down, took particular pains to attract the man's attention. He rose with the pair of nose glasses in his hand.

Of course the mud and clay clinging to the glasses gave them the appearance of having lain for some time in the dirt.

The man was at once interested, and, putting them on his nose, he took some printed



Raised up with a Pair of Nose Glasses In His Hand.

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matter from his pocket and began reading, saying, "They just fit me."

"Well," said the 'grafter,' "give me five dollars and you may have them, and I'll bet they never cost less than ten dollars."

"No," said the man, "I wouldn't do that, but I'll give you two dollars for them."

"Make it three dollars and take them along," urged the grafter.

"No," hesitated the victim, "but I'll split the difference and give you two dollars and a half for them."

"All right," laughed the grafter, "take them along; they are no good to me."

The man paid the money and passed on with a satisfied smile.

The grafter laughed immoderately at his success and declared that there was always something ridiculously funny in every deal of this kind.

In selecting his dupe, he kept his eyes open for a well-dressed man, of business-like appearance, and of about 50 years of age. The glasses were of the proper refractive power to magnify the letters for such a person. They cost him less than 20 cents per pair.

Twenty minutes later the "grafter" bade

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me good-by. Meeting another man not three rods away, he played the same trick on him, and "landed" him for two dollars inside of five minutes. Looking toward the store, where myself and clerks were interested spectators, he held up two fingers, indicating the amount of cash received.

I last heard of our college graduate grafter two years later. I read a full account of his implication with a gang of "get-rich quick" sharpers, all of whom had been sentenced to from one to five years each in the penitentiary.

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CHAPTER III.

The Fake Envelope Graft—How Two Michigan Hotel Men Were Bunkoed—The Pocket Diamond Case—Its Exchange for the Bogus Envelope—How It Was Manipulated—The Messenger with the Request for Two Hundred Dollars—The Landlords, Easy Victims—Silence, Rather Than Exposure, Their Motto—The Sleeping Car Porter's Graft—The Plugged Fifty-Cent Piece—Porter Beaten at His Own Game—The Pocket Piece Proposition—How It Was Played.

One day a very enterprising looking young man registered at the hotel where I was staying in Muskegon, Mich. He claimed to be a diamond dealer and handed the clerk a small pocket case which, he explained, contained an assortment of diamond studs and rings. He asked that this be put in the safe.

The following afternoon he stepped up to the office and asked the landlord for a large-sized envelope. On receiving it, he took from his pocket a large roll of bills and, after counting them in the presence of the proprietor,

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writing his name on the envelope, and putting down the amount as \$1,000, he said:

"Please get that pocket case of diamonds from the safe. I am going over to Grand Haven this evening on a diamond deal, and will be back to-morrow or the next day."

As the landlord gave him the case of diamonds, the young man handed him the large envelope, which he had carefully sealed, and said:

"Just put this in the safe, landlord."

That evening he started for Grand Haven, carrying with him a small hand-bag, and leaving behind a fairly good-looking medium-sized valise.

The following day a young man alighted from the Grand Haven train and, going to the hotel, presented a letter from the diamond dealer, which read as follows:

"Dear Landlord: I am closing a deal for a fine pair of horses and a carriage, with which I shall leave here to-morrow morning for Muskegon. I am trading a few diamonds on the deal, but the man has held me up for \$200 boot money, which I wish you would let the bearer have for me. I also have on another diamond

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deal, which I expect to clinch to-day. Yours, etc."

Not daring to entrust the messenger with the diamond man's thousand dollar package, and not feeling justified in opening it, the landlord instantly sent the two hundred in cash out of his own pocket. First, however, he questioned the messenger and learned that he was an old resident of Grand Haven, and knew everyone there.

The next day we expected to see a handsome team driven into town, and were really disappointed when night came, and none had arrived.

The next day was still more disappointing, especially to the landlord.

On the following morning, the hotel people began discussing the matter quite freely. The landlord brought out the envelope, upon which was written the diamond dealer's name and the amount of cash enclosed, and although he claimed to feel perfectly secure it was plain that he was much perplexed.

At last, not hearing from the young man, the clerk went to Grand Haven and, to his astonishment, found the landlord there walking the floor in his anxiety to know what had become

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of the man whose package, containing \$1,000, he held in the safe, and for whom he had borrowed \$200 from a merchant friend a couple of days before.

A valise, similar to the one left at Muskegon, had also been left at the Grand Haven hotel.

Putting two and two together, it was plain that both landlords had been duped by this smooth grafter, and thereupon the envelopes were opened. Each was found to contain a lot of brown paper, cut in the exact size of dollar bills.

On comparing notes, the hotel men found that his methods were the same in each case. In both instances he had previously, without the knowledge of the proprietors, secured a large envelope from the hotel stock, on which he had written the name and amount, and in which he had placed the brown paper. Later, when calling for the diamond case, he had hastily exchanged the envelope containing the money for the fake envelope, when the landlord turned to the safe.

American-like, these landlords pocketed their losses, and said nothing.

On my way north that summer I related this



With a Single Bound the Young Man Had Made for the Door.

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incident to all the hotel men I met, including the proprietor of a hotel at Ishpeming, Mich.

The next year, when on another trip in that territory, the Ishpeming landlord told me that a young man, answering my description, appeared about six weeks after I left, and laid plans to bunko him with the \$1,000 fake envelope.

"I hadn't the least suspicion of him," said the landlord, "until he called for his case of diamonds, when it suddenly dawned upon me that this was the very man you had told me about."

As on the previous occasion, the grafter counted out the money, wrote his name on the envelope, and said:

"Landlord, just place this in the safe, will you?"

Instead of doing so, the landlord said: "You claim there is a thousand dollars here, do you?"

"You saw me count it," replied the grafter.

"So I did," answered the landlord, "but I didn't count it myself, so I'll just open it up and count it."

So saying, he cut open the envelope with his

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knife, but with a single bound the young man bolted through the door.

The last seen of him he was cutting down the railroad like a racehorse, minus baggage, but with his cash and diamonds intact.

* * * * *

On a trip from Cleveland to Chicago a few years ago the porter of the sleeping car undertook to play me for a little "graft," which was both unique and amusing in its manipulation.

When nearing Chicago in the morning he came to my section, brushed my overcoat carefully, and gave the clothes I was wearing a slight brushing. When he had finished, I handed him the only 50-cent piece I had.

The instant I did so I observed that he half turned his back to me as he stepped nearer the window and began carefully scrutinizing the silver piece, and that very instant it flashed through my mind that the colored gentleman was planning to graft me.

After taking a careful look at the money, and having had just about time enough to shift the coin I gave him for any old thing he might have about him, he said:

"Say, mistah! I guess you done gone and made a mistake and gin me a silver piece with

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a plug in it, besides, it very badly wo'n and batte'd, too."

"Is that so?" I answered (knowing very well that I had given him an almost new silver piece). "Let's see," said I, and, as he handed it to me, "Can't you use it?"

"No, sah," he quickly answered, "I don't want that kind of money."

"Do you want me to keep it?" I asked.

"Yes; I'd rather you would keep it, sah."

"Very well," said I, "I can use it," and dropped it into my pocket.

He stood there anxiously watching and waiting for me to give him another 50-cent piece, and at last discovering that I apparently had no intention of replacing it, he said:

"Is you all gwine to give me nothah half dollar, mistah?"

"Certainly not," I answered. "Is there any reason why I should give you a new half dollar, just because you were foolish enough to give me an old one? Why, of course not. You said that you could not use it, and I think I can."

"Well, then—well, then"—he stammered—"I reckon I'll take it back."

"Well," I replied, "I reckon you won't take



**"I Shall Turn in This Plugged 50-Cent Piece to the Sleeping
Car Company."**

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it back. There is no Indian about me; when I give a thing away, or receive a thing from anyone, I never give back, nor take back."

"But," said he, "you took back the 50 cents you gave me."

"Indeed, I did not!" I answered. "The one I gave you you have in your pocket, and the one you gave me is a different one entirely. At any rate," I went on, "I think I shall turn in this plugged 50-cent piece to the sleeping car company when I report this little episode to them."

The poor darky became excited and turned almost white, and was so beside himself with his apologies and excuses that he forgot every other passenger on the car.

As I was leaving the car, on our arrival in Chicago, he brushed up against me, and stammered: "Sa—sa—say, mistah, please don't say nofin' 'bout dis yer 'greement 'tween you and me, fer I got a wife and fou' little chilluns to s'port, and I cain't 'ford to lose ma job."

On returning home I told this little experience to my employers in the office. Our colored porter rolled his chalky eyes about and, with a broad grin, said:

"Mistah Johnston, you got that fellah all

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right, suah 'nuff; I nevah heard 'bout de plugged silver piece racket befoh, but a fellah what I used to room with tol' me 'bout a mighty good hold-up scheme he used to wo'k, almos' like dat, when he was Pullman po'tah."

"Well, Gene," I said, "go ahead and explain it to us."

He did so, and the graft was this:

The porter had a die struck, exactly the size of a 50-cent piece, upon which he had stamped "John Miller, Denver, Col."

He always had one of these in the palm of his hand, while brushing a passenger's clothes. The tip, at the end of a night's journey, is seldom less than a 50-cent piece, and whenever one was given him he would instantly palm it in his right and, quickly stepping near the window, as if to get a better light to examine it, he would say:

"Mistah, I reckon you done gone and gin me youah pocket piece, 'specting' it was a half dollah. See?" passing it back.

Of course, the unsuspecting passenger, presuming that some one had passed a pocket piece on him, would instantly take it up and hand the darky another piece.

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But, as is usual with such grafters, the end finally came.

One morning the porter played his little game on a man who proved to be one of the stockholders and officials of the sleeping car company. Scenting graft he called the porter to account, and forced him to empty his pockets, wherein were half a dozen pocket pieces. This was how he happened to be out of a job.

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CHAPTER IV.

The Solid Gold Spectacle Graft—A Family Reared and Educated on Proceeds of Graft—The Scheme All His Own—Arrested Over Fifty Times in Fifteen Years—Known as a United States Detective—The Secret of His Graft Well Kept—How He Did It—Whiskey His Final Ending—The Society Man's Graft—His Early Career—A Good Dresser and Always Flush—Qualifications as an Entertainer His Stock in Trade—A Mystery to All Acquaintances—Works His Graft for Years—Caught at Last—A Sound Thrashing Administered—The Transformation Scene—Six Months as a Farm Hand—His Days Ended in Pauperism—The Short Change Graft—Frequent Purchases Necessary—Small Inland Towns Selected for the Graft—The Busy Merchant the Easy Victim.

For many years I used to meet occasionally a young man who was raised in a small town in Ohio, near my old home. He became somewhat wayward in early life and got beyond

GRAFTERS I HAVE MET

the control of his family. He drifted about the country, coming and going at will, and usually well supplied with cash.

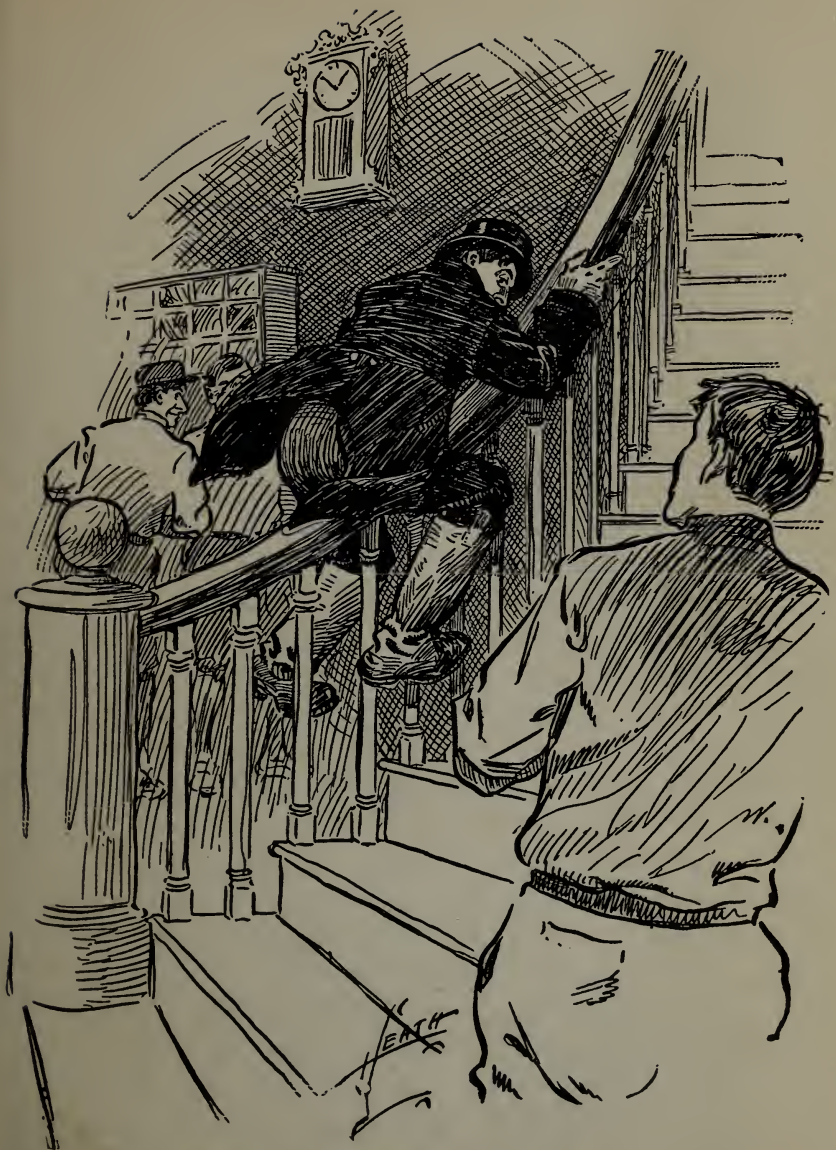
He was a handsome fellow, a fluent talker, a good story teller, an excellent dancer; he sang and played the piano and was in short just such a chap as would win the admiration of the up-to-date young folks.

None of his acquaintances, old or new, could ever furnish the slightest information as to his means of support. No one ever heard of his being in any trouble, or of his having caused anyone else trouble.

When asked what he was doing he answered: "I walk nights to keep from sleeping, and sleep days to keep from eating," and with no further argument he managed to change the subject.

His stay in any particular town did not exceed two months, during which time he was, as a rule, the "lion" of society. As a round dancer he had few equals. When "out with the boys" he could execute a jig or clog dance superior to the average professional and was an all-around entertainer.

One time I happened to run across him at Jackson, Mich. While sitting in the hotel of-



He Mounted the Banister and Slid Down.

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fice I heard loud talking in the barroom, and a moment later a rough and tumble fight was in progress.

The first person I saw was this man standing with his back to the bar, and two young men standing in front of him, both executing blows upon his already battered countenance. Observing that the poor fellow was ready to collapse, I quickly interfered, and soon had him out of reach, after which I returned to the barroom. Several men told the cause of the rumpus.

This, it seems, was his second visit to Jackson. On his previous stay the "boys" thought they had gotten on to his graft and now they were sure they were right, the result of which was a sound thrashing.

He was always on hand when anyone was treating at the bar, and never failed to be one of the party, when the boys of the town were out for a "time."

When some man ordered the drinks he instantly began telling some interesting story or singing a song, in the meantime keeping an eye out, as to the amount of currency the man laid down with which to pay his bill. When the bartender brought the change and laid it

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on the counter this grafter instantly raked it off and resumed his antics, thus detracting the attention of the man who had done the treating. In many instances the latter would notice what had occurred, but inasmuch as he had perhaps only recently met the distinguished looking personage, rather than cause him the slightest humiliation, and believing it a mistake, he said nothing about it.

During his first stay in Jackson he was fairly lionized by the best young people there, and had successfully played his graft for four or five weeks before any of the boys had dropped on to his game. After they began to discuss the matter several of the bartenders admitted that they had observed his methods, but as he was a good mixer and profitable to have around, they remained silent.

One bartender declared that he kept account of the amount he had raked off in one evening, when a dozen or more of the "rounders" of the city were buying drinks at his bar, and it amounted to over ten dollars within a space of three hours, and not a soul suspicioned a thing wrong.

The next morning after the barroom affray, I had a long talk with my old neighbor, and

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wormed from him a confession of his methods.

The next time I saw him was at Adrian, Mich.

As I came out of the dining-room I met him in company with the Toledo baseball team, who were to play the Adrians there that day. He had been at Toledo for some time, and had only recently come to Adrian.

That afternoon the hotel clerk said to me:

"Say, Johnston, that friend of yours is in trouble."

"How so?"

"Well," said the clerk, "it seems that through some misrepresentation he procured credit for a suit of clothes in Toledo before he came here, and when the Toledo baseball team found him here one of the members wired the Toledo tailors of his whereabouts, and they arrived only a few moments ago, and he and they are upstairs in his room.

"I understand that they have brought with them an old suit of clothes (the worst they could find), which they are going to force him to take in exchange for the fine suit he beat them out of."

The clerk had no sooner finished his explanation than the grafter appeared at the head of

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of the stairs, and mounting the banister, slid down to the office floor in a jiffy, and shot out of the back door. A worse looking hobo I never saw. He had on an old pair of stogy boots, a pair of trousers, a vest twice too large for him, an old-fashioned long-tailed coat, and the worst looking old plug hat one could imagine. Had he been paid \$1,000 a week to do "the hobo" on the vaudeville stage, he couldn't have beaten it.

At least two years after when I questioned him as to what he did on that dreadful occasion he said that he knew of a farmer living several miles out of Adrian, who was formerly from his town, and by evening of that day he had arrived at this farmer's house. He made a clean breast of the affair and worked hard for the farmer six months at \$16 per month to get on his feet again.

He wound up his career in a Chicago charity hospital, where he died with tuberculosis and was buried in the pauper's field.

* * * * *

When I was engaged in the wholesale jewelry business in Chicago, an elderly man, who appeared like a laborer, began calling at my

GRAFTERS I HAVE MET

store. He always made inquiries for old gold spectacle frames.

Having sold him several lots, I began to wonder what he was doing with so many old gold frames. He couldn't possibly sell them to dealers and were he to offer a second-hand frame to a customer, as a retailer, he could hardly expect to interest him.

I finally asked him and he explained to me, although he said he had never told anyone before, not even his wife or his children.

He had been working his graft for fifteen years. In the meantime his children had been well educated.

His family, neighbors and friends supposed that all these years he was a United States detective, and after hearing the wonderful experiences he related of numerous hairbreadth escapes in capturing moonshiners, counterfeiters and other law breakers they regarded him as a man of extraordinary ability.

Frequently he would leave home, after providing his family with every comfort of life, and remain away two and three months without writing a word.

He had been arrested over fifty times during the fifteen years, had been discharged four-



"They Are Solid Gold and Cost Me \$12 When New."

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teen times without a fine; had been fined two or three dollars and costs about thirty times; was fined \$20 and \$25 and costs on two charges, and had been sentenced to ten days in jail on one occasion and thirty days on another.

This was his graft. In selecting old gold frames he picked out those of the lightest weight, for as he always purchased them by weight the lighter the frames the less they cost him. He never took the precaution to clean them up, preferring that they have the appearance of having been worn for some time. He then went to a lens manufacturer and purchased all the culls or seconds and thirds of about the same refractive power as he himself wore for reading and close work. In each of the solid gold frames he put a pair of these cheap lenses.

The frames cost about 70 cents each; the cost of lenses did not exceed 60 cents per dozen pair, which made the entire cost of each pair of spectacles about 80 cents.

A town of any size could be worked on his graft, but he found that cities ranging in population from 10,000 to 50,000 were the most profitable. On arriving at a town he donned

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an old, well-worn painter's blouse. In selecting a victim he chose a man about his own age, possibly a grocer, or the proprietor of a meat market.

Calling upon his man he explained that he was a painter by trade, and had just arrived in the town with a view to looking up a job. On going to the postoffice he said he had received news from his wife that his mother was at the point of death and wanted him to hurry home. Then he took a pair of spectacles from his pocket.

"I am here almost stranded," he continued, "and I am nearly frantic to reach my mother's bedside. It will cost me five dollars to get home, and if you will let me have that amount on my spectacles, I will send you six dollars as soon as I get home, and you can return them to me. They are solid gold, and cost me \$12 when new. Of course I am a stranger to you, and perhaps you are no judge of the quality of such frames, but to show that I am honest I will leave them with you, and return this afternoon, as my train does not leave until evening. This will give you plenty of time to take them to some jeweler who can tell whether or not they are solid gold. If you will help

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me out, I will have the six dollars back here inside of two days."

After "planting" this pair, as he termed it, he immediately started for the other side of the town and "planted" another pair with some business man on the same proposition. Before "rounding up" he planted on an average four pairs in each town.

Toward evening he made his "round up" and either got back the spectacles or borrowed anywhere from three to five dollars.

When asked how it happened that he had been arrested so many times he laughed and explained that the greatest trouble he had was, that most invariably every man with whom he "planted" a pair would take them to the best jeweler in town. This fact often led to unpleasantness and it was always hard to explain matters.

It was not an uncommon thing for him to call upon some man on his "round up" and find him ready to call an officer.

When caught he found the best way was to look his man squarely in the eye and say:

"This is my way of doing business; you have yours. At any rate, no reputable jeweler in this town can say that I in any way misrep-

GRAFTERS I HAVE MET

resented these glasses when I told you that they were solid gold. There is no law to compel you to loan me five dollars and no law to prevent me from asking you for a loan, so what's going to be done about it?"

He said that he found this plan much better than to cringe and attempt an apology or explanation.

The last time I saw this old "grafter" whisky had gotten the better of him and he was nearing the end of his career.

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CHAPTER V.

A Shaving Soap Graft—The Soap Part of Small Consideration—An Old Barrel and a Tin Box His Layout—Leading Merchants His Dupes—Seventy-five Dollar Touches—Another Soap Grafter—The Heir of a Rich Uncle—Donating His Wealth to the Public—How He Did It—Don't Try to Buy but One Cake, Gentlemen—"I Am Watching You; I Am Watching You"—"Don't Open Your Packages in the Crowd"—"Remember Your Agreement"—"Make Your Own Change, Gentlemen, Make Your Own Change"—The Laundry Soap Grafter—The Axle Grease Proposition—How It Worked.

When I was selling Yankee notions at auction in Michigan I encountered a grafter whose special victims were the leading merchants of small towns.

His was the shaving soap graft. However, the soap was of small consideration. It was his skill in palming and manipulating dollar bills that brought him success.

He carried a single valise and a small tin

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box, the latter filled with very small cakes of soap, cut from bars of ordinary washing soap. Each cake was wrapped in a piece of paper.

Upon reaching a town he called upon the most prominent merchant and requested the loan of a barrel. This he would roll out directly in front of the merchant's store, and, turning it bottom side up in the street, he placed his tin box upon it. His plan was to begin operations about two o'clock in the afternoon, when the merchant was least likely to be busy.

As soon as an audience of two or more persons was secured, he would expatiate upon the wonderful merits of his soap. After removing the wrapper from a cake of soap, he took a large roll of money from his pocket. Then, folding a \$20 bill lengthwise, and wrapping it around the piece of soap in plain view of his audience, he folded up the soap and the \$20 bill in the original wrapper. Usually by this time the merchant the grafter has selected as his victim was an interested spectator. The grafter took the piece of soap in his left hand and held his pocketknife in his right, so that he could easily clip off the end of the piece.

"Who will give me ten dollars for this piece of soap?" he cried. "Is there a man in the



"Say Quick, Gentlemen, or Off It Comes."

GRAFTERS I HAVE MET

crowd speculative enough to buy it? Well, just to show you that some one has made a mistake, I will clip off the end and show you."

Then he cut off the end, unfolded the wrapper and exposed the \$20 bill.

"Gentlemen, a faint heart never won fair lady," he called out. "Nothing ventured, nothing gained. Remember, my friends, what your eye sees, your heart must believe. Fortune favors every scheme, and it's a long road that has no turn."

Then taking out his immense roll of bills, he put back the \$20 and selected a \$100 bill, which, as before, he wrapped around the soap, in such a manner that there could possibly be no deception. Again he held the piece of soap in his left hand, his pocketknife in his right.

"Who in this crowd has speculation enough to give me \$80 for this?" he would cry. "Remember, it's the soap I'm selling, and nothing else. Who will give me \$75 for it before I cut the end off?"

Usually, by this time the merchant would say, "I'll take it," and if he did, that instant the grafter would clip off the end and say:

"I beg your pardon, but you didn't speak quick enough." Or if no one offered, the

GRAFTERS I HAVE MET

grafter would clip off the end, and, looking into the face of some other man, he would remark (as if the fellow had offered to take it):

"I beg your pardon, sir; but you were too slow. Well, now, we will see what we have here." Whereupon the \$100 bill would of course be found, because it had actually been placed there.

After criticising his audience and joking them a few moments:

"Well, I am going to try it once more," he would say. "Let's see if there is a speculator in the crowd."

Again he folded the \$100 bill lengthwise, and apparently wrapping it around the cake of soap, he again folded it in its original wrapper.

"Now, I wonder if there is a speculator in this crowd with \$75 in his pocket, who will give that amount for this cake of soap before I cut the end off. Bear in mind, I am offering the soap, and the soap only, for \$75. Say, quick, gentlemen, or off it comes."

The merchant, eager to make \$25, would almost invariably reach for the cake, and produce forthwith the \$75.

This smooth grafter told me at the supper table that for three months before starting out

GRAFTERS I HAVE MET

he practiced the art of palming the \$100 and substituting a one-dollar bill.

He said that at first he had a great deal of trouble with his victims, because he worked everybody and anybody. However, he soon discovered that when he landed the "leading merchant" of a town, his victim invariably went to his private office to unwrap the soap, and on discovering the deception, his pride would deter him from making an exposure.

* * * * *

Another soap grafter whom I knew was doing a thriving business following a cheap circus through the northwest.

He carried with him an old-fashioned suit case or hand trunk. Purchasing several large cakes of washing soap, he would slice them up into small cakes and wrap each one with paper. After filling the tray of his hand trunk with these, he would drive out in a horse and buggy and by various methods attract a large crowd.

He would place a soap box upon the buggy seat, and on top of this his hand trunk, the object being to bring the latter up high enough, so that no one standing on the ground could see into it.

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Taking from his pocket a roll of bills of large denomination, he would carefully wrap them around the pieces of soap; and rewrapping the latter in paper would replace them in the trunk.

In the meantime he dilated in a most interesting manner on how a very rich uncle had died and left him several million dollars, part of which was to be given away within ten years. He said he had adopted this method of carrying out his uncle's proviso.

"Now, gentlemen," he continued, "in disposing of this large fortune, I would hardly be expected to hand it out promiscuously to Tom, Dick and Harry. In fact, one of the stipulations made by my uncle was that it should be given to worthy, responsible persons, and not to shiftless paupers. Therefore, in order to draw the line, a charge of one dollar for each cake of soap will be made during the first ten minutes, after that a charge of 50 cents will be made during another ten minutes. By the way, he went on, "that no hard feelings may be caused by some getting more than others, the understanding must be that no man is to open his cake of soap until he leaves the crowd. Also, no one will be permitted, under any considera-

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tion, to purchase more than one cake of soap. Now, gentlemen, get your dollar ready, and be in line to receive your part of this donation."

By this time every man who had a dollar held it up, and, crowding toward the buggy, yelled at the top of his voice: "Give me one! Here! Here!" and to say that the grafter was kept busy, would be putting it mildly.

To keep up the excitement, every few moments he called to some particular fellow:

"No, sir; you have had one cake, and you can't have another, or you, either," pointing to still another. "Remember, gentlemen, you can't impose upon me; I am watching you. Don't try to buy but one cake; this must be a fair distribution. Who will have the next cake?"

All this by-play only urged them on, and he was kept busy handing out soap, until it looked as if he had taken in more cash than the circus.

When the first ten minutes had elapsed there was no soap left for the next ten minutes' sale, which the grafter had promised.

During the sale, if a man handed him a large

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bill or anything over a dollar he would refuse to take it, saying:

"Gentlemen, make your own change. Don't give me anything over a dollar; if you do I'll not change it. Remember, this is a donation, not a speculation. Don't expect too much of me."

When ready to close "the office," as he drolly expressed it, he had the top part of his trunk and every pocket filled with dollar bills.

On returning to the hotel, at noon, I asked him if he had any idea that anyone got a cake of soap with money in it.

He laughed and said if they did it was a mistake on his part. Then he explained: In the middle of the tray of his hand trunk was a trap-door about four inches square with a thin, flat, steel spring to hold it to its place. As fast as he wrapped the money around the soap, he would place the cakes upon the trap door, and, pressing the door with his thumb, all would instantly be transferred to another part of the trunk.

* * * * *

Still another soap grafter, at Marquette, Mich., had a unique method of deceiving his audiences.

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He was selling what he called "the most powerful cleansing soap on earth." It was "his father's invention," and a piece the size of a pea would make more lather and actually do a larger washing than could be done with a whole bar of ordinary soap, in much less time.

As I passed by his room on the morning of his arrival, I noticed about two dozen bars of washing soap piled on the table. He was busy cutting up a lot of tin-foil to wrap around the pieces.

That evening he drove out upon the streets, and after singing a few songs and playing several popular airs on the banjo he began a very interesting lecture on the manufacture of soap.

At last he gave a small boy a quarter to bring him a basin of water from the town pump.

Meanwhile he broke off a small piece from one of these tiny cakes of soap, and after rolling it to about the shape of a pea, he said:

"Now, gentlemen, I am going to give you the most wonderful demonstration of what can be accomplished with a piece of soap, the size of a pea, that has ever been shown upon the face of the earth."



As Clean and White as the Day It Came from the Factory.

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Then he produced a clean white handkerchief, and, picking up a wrench, said:

"My friends, you all know that there is nothing harder to remove from a garment than axle grease. Now, this buggy belongs to your liveryman, Mr. —, and to give you a fair, square test of the worth of my wonderful soap, I am now going to remove one of the wheels from this buggy, and after thoroughly cleaning the axle with this perfectly white handkerchief, I shall with no more soap than this piece, the size of a pea, proceed to wash the handkerchief in this basin of cold, hard water, and make a perfect job of it, inside of one minute by the watch."

Climbing out of his buggy, and removing one of its wheels, he wiped all the black tar and grease from the axle, completely saturating the handkerchief.

Replacing the wheel, he climbed back into the buggy, and opening up the handkerchief said:

"Gentlemen, do you believe that there is a housewife in this city who could wash this handkerchief clean inside of ten or fifteen minutes, even if she had a whole bar of ordinary laundry soap, and a basin of hot, soft water?"

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Now watch me. Remember, I use only this tiny piece of soap. Get out your watches and time me."

Dropping the soap in the basin, and the the handkerchief, also, with both hands, he began scrubbing. Instantly the basin was full of soapsuds, and, inside of one minute by the watch, the handkerchief was as clean and white as the day it came from the factory.

A yell went up from the crowd. "Now," said he, "I will pass it out at 25 cents per cake, or three cakes for 50 cents."

In less time than it takes to tell it, the half-dollars were simply pouring into his coffer.

"Keep up the good work!" he cried. "Remember, economy is wealth, and the only road to success—one cake of my wonderful compound, double distilled laundry and toilet soap will go farther than a dozen bars of ordinary soap."

When he had finished, every man was soaped, and the grafter was loaded to the brim with half-dollars.

Like all other "grafters," one night was as long as he could remain in a town.

A few days after he had gone the livery man,

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from whom he had hired his buggy said to his foreman:

"Say, Jack, that little red-gear'd buggy needs oiling. It came in squeaking and groaning a few minutes ago."

"Oh, yes," said Jack. "You know that soap man who was here the other night? Well, he took off one of the hind wheels, wiped off all the grease and oil, and put on a lot of tar soap in its place."

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CHAPTER VI.

**The Art Graft—A Frenchman the Grafter—
Millionaires His Dupes—America His Field
for Operating—Works by Appointment
Only—Fills Appointments in Regal Style—
The Ignorant Rich His Best Victims—
Three Thousand Two Hundred Dollars a
Day's Graft—Ten Thousand Dollars for a
Single Piece, That Cost Him but a Trifle—
How He Operated—An Incident of a Close
Call—A Banner Sale.**

Once there was a Frenchman who was a salesman of more than ordinary ability, a most excellent judge of human nature, and a prince in the art of flattery.

His was an "art graft," and while it was not a deep laid plot to inveigle the unwary into patronizing him, his methods were certainly unique.

He always selected as his dupe some woman whose husband bore the reputation of having suddenly gained riches by some political graft or other crooked methods. This woman was very likely to be illiterate, and anxious to be

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shown how to decorate her home and use her money, as do other people of wealth.

The Frenchman was a man of excellent physique, weighing not less than 225 pounds. He was of fine proportions, with black hair and eyes, a full beard, closely cropped, and a large black mustache. He wore the best tailor-made clothes, a silk hat and diamonds.

He visited Paris, London and other large cities, where he scoured the town for the cheapest works of art that could be found, always looking for something that had been shelved, as the publishers say, when a book or piece of art has been a failure or become exhausted from oversales. He had no trouble in finding any amount of the sort of "truck" he was looking for.

After making his purchases, which were in large quantities and at "give away" prices, he would study the subjects of his work. What he didn't know he himself would make up, and in no time he was ready to start out with a canvas that would have delighted a connoisseur.

America was his chosen field for operating his "graft," and large cities the places selected to procure his kind of victims. The wife with

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a bank account of her own, or a rich widow whose husband had suddenly made his millions and left her independent were his dupes. Never, under any circumstances, would he visit an old, well-known family of wealth.

After having secured a list of the names and addresses of a number of persons, and having revised it several times, he was ready to begin business.

First he sent in advance an agent whom he had had in his employ for years, and who, in personal appearance and smoothness of tongue had few equals.

With a handsome team of cob horses and a beautiful landau, this advance agent would call in regal style at the homes of these new millionaires and, getting an audience, which was usually not hard to do, he announced the recent arrival in the city of the world-renowned and famous Parisian art connoisseur, Mons. ———, for whom he, the agent, was desirous of making an appointment to see the lady at her home at any time specified by her. He added that all the leading society women of the city would be granted an interview with this famous man before he left the city.

On the day and hour appointed Mons.

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——— would drive up in front of the mansion, with not only a liveried driver, but a footman in uniform, as well. Carrying under his arm a number of "choice pieces of art," he alighted and presented his card with profound dignity.

In the reception room he was ready with an unheard of vocabulary, in broken French and English. Introducing his wonderful work of art, he would, of course, assume that he was addressing a person possessing unlimited knowledge of all such works, and in mentioning the different characters and subjects presented he would speak of them as one thoroughly familiar to all lovers of art. Then he casually pointed out the different pictures he had disposed of to Mrs. George Gould, the Mrs. Vanderbilts, Chauncey Depew and many other notables and multimillionaires. He even hinted that he never condescended to visit any but multimillionaires and families of note. Then, merely to offer a few suggestions, he laid out this wonderful piece at \$1,000 and another for \$650, and so on.

As if there could be no question as to her making a selection, he would say:

"Now, shall I aid you in selecting \$5,000 or \$6,000 worth, or would you prefer making the



Shall I Aid You in Selecting Five or Six Thousand Dol-
lars' Worth?"

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selection yourself?" And, "How do you like this?" or "How do you like that?" or "Don't you think these six pieces would be about what you ought to have?"

While this grafter was playing for big stakes, and his dupes were gullible, he nevertheless had experiences of a nature likely to cause something of a nervous strain.

My information of his methods came from his advance agent.

One of the interesting stories related by him was that of a sale of \$3,200, which at the very last moment came near "flashing in the pan."

By appointment the Frenchman called upon the wife of a multimillionaire brewer, whose former husband had left her an immense fortune.

She had, in consequence, a bank account of her own, and while she displayed a spirit of independence it was evident to the Frenchman that she would rather not let her husband know that she was interesting herself in art, as he cared but little for such frivolities.

The grafter had persuaded her to purchase four pieces, for which she was to pay \$3,200. She was on the verge of drawing her check

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for the amount when suddenly the front door opened and, looking in that direction, she said:

"My! That's my husband."

Before the husband had removed his hat and overcoat, in the hallway, the Frenchman said: "Never mind now, here is my card, send me your check this evening, in care of the Auditorium."

He took the four pictures, and, turning them face to face, handed them to her and said, sotto voce: "Put them away."

This she did, and on returning to the parlor introduced her husband to the Frenchman, who turned to the lady. "I hope to hear from you in the near future," he said, "with an order for some of this beautiful work."

Then, bidding them good-by, he quickly departed.

The next morning he found a letter in his hotel box with an enclosure of a check for \$3,200.

* * * * *

Another story related by the agent was that of the Frenchman's banner sale.

It seems that \$3,200 was the usual stake set by him as a day's graft, all of which must come



"My! That's My Husband."

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from one customer. He never attempted to canvas more than one person a day.

On this occasion he had closed a sale for four pieces, for \$3,200, with a wealthy widow, and was nervously waiting for her to draw her check.

At last, seating herself at her desk with check book and pen in hand she hesitated, and, to the Frenchman's displeasure, arose from the chair as if about to change her mind. "Have you two more of those pieces at \$1,000 each?" she asked in a meditative tone.

He told her that he had.

She resumed her seat at the desk and, as if purchasing a quart of berries: "I'll take those, too," she said, "as I want to present them to my nieces."

She then drew her check for \$5,200.

The Frenchman confessed that, having a favorable opportunity to glance at the woman's check book he saw that her bank balance was something over \$500,000, and, considering this, the amount of purchase was but a trifle, after all.

The end of this transaction, however, had not yet come. The following morning about ten o'clock one of the bell boys rapped at the

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Frenchman's door and presented a card from his customer of the day before, with a request for an interview.

The grafter was on the point of sending her word that he was not in, fearing that she had discovered the fraudulent character of his work and wanted a return of her money.

However, nervy as he was by nature, he decided to face the music, and instructed the bell boy to show her to his apartments.

She quickly made her errand known. She wanted one more of those \$1,000 pieces, saying that she had decided to present it to her nephew, who was a brother of the two nieces for whom she had selected the two the day before. On receiving it, she opened her hand satchel and paid for it with a \$1,000 bill.

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CHAPTER VII.

An Insurance Graft—A Cruel “Hold-Up” in an Apparently Legitimate Business—No Laws to Reach the Case—How One of the Grafters Was Run to Earth—A Certificate of Loan Proposition Embodied in the Application Blank — The Description — The Short Change Graft—Small Towns His Field for Operating—Business Men His Dupes—Two Thousand Dollars in Four Months His Gain—How He Did It.

“During my experience as a life insurance salesman,” a friend of mine remarked recently, “my greatest trouble was not in the keen competition which exists among the good old line companies, but with the young, so-called legal reserve companies, who flaunt the signature of the state auditor, and possibly the seal of the state, as absolute proof that they are—to quote their own statement—‘as safe as a national bank note.’

“The average man thinks that the ‘old line,’ legal reserve clause means absolute security, whereas advantage is sometimes taken of this

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idea by unscrupulous agents, representing irresponsible companies, to defraud the unsuspecting purchaser of insurance.

"One morning an acquaintance whom I had unsuccessfully solicited for insurance, hailed me, and said: 'Jim, I do not see how you can ever expect to sell your old cut-and-dried proposition, when the —— company, of ——, is selling a 20-payment life contract, wherein you make only 13 payments, a clear saving of seven annual premiums.' (At his age, about \$15 per \$1,000 of insurance.)

"Now, I am thoroughly familiar with all the phases of the business, and know that there can be no bargains in a company that is straightforward in its methods.

"'My dear sir,' said I, 'any company that will offer that kind of a proposition is a good company—to leave entirely alone.'

"Unshaken in his faith, he offered to show me the policy which he had just purchased, giving a 90-day note as payment of the first premium.

"Upon our arrival at his office, he spread before me a large, imposing contract. It was almost completely covered with apparently sworn statements from state officials, as to the



Spread Before Me a Large, Imposing-looking Contract.

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sound financial standing of the company, and there was a paragraph stating that if anyone ever said the policy was not all right, to see the agents and not some disinterested party.

"This suggestion was, in my opinion, an evidence of weakness somewhere.

" 'If this company is so sound and strong,' I asked, turning to the young man, 'why is it necessary that such a clause should be inserted? It is nothing more nor less than a bolstering-up proposition.'

"It should be remembered that in each and every policy issued by any company, good or bad, is written: 'This contract is issued in consideration of the statements and agreements in the application, hereby made a part hereof,' etc. The application is, therefore, as binding as the policy you hold, but very few companies issue a copy of it to the purchaser.

"Upon my inquiring for the application, my friend informed me that he had no such article, but he guessed he did sign some sort of paper which the agent explained was a mere 'old line' legal reserve form, and really had nothing to do with the policy itself.

"I could find nothing unusual in the contract, but it was plain to me that there was a

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'snake in the grass' somewhere, and I was not long in making up my mind what to do next. I told my friend that I would see him again about four p. m., and immediately left his office.

"It occurred to me that it would be a good plan to have my own life insured by this 'old line' legal reserve company, and thereby learn their methods in detail. Accordingly, I telephoned the local agency of the company that I was in the market for about \$5,000 insurance; that I understood they could give me seven annual premiums on a 20-payment life policy, and asked if they would please send a representative to my office, as I wanted my protection to begin at once.

"Very soon a suave, well-dressed gentleman made his appearance, and after introducing himself, informed me that he had just received a telegram from the home office of his company, to the effect that the particular policy I wanted was to be immediately withdrawn from the market, that the company was losing money through it. However, he would try to put my application through, as I could not well afford to lose the opportunity of securing such a very desirable proposition.

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"I, of course, appeared very ignorant of the forms and phrases common to insurance, and simply said that I desired the best I could get for the least money, and that I wanted it right away; whereupon, he produced the application blank (the document for which I had been so anxiously waiting). In it was embodied in very fine print, the following:

" 'Certificate of loan (\$975.00). January 21, 1905. This certifies that the company, of has loaned on policy No. 1,321 nine hundred and seventy-five dollars (\$975.00), being a part of the premium on said policy, which, with any additional loan, shall be a lien on the policy only until paid; interest at five per cent. per annum on the same, to be payable on the 21st day of January in each year, the amount of the existing loan to be endorsed hereon.

" 'The assured has the privilege of paying the loan prior to the termination of the policy.

" 'It is understood and agreed that if the interest shall not be paid when due, it shall be added to the principal of the loan.

(Signed).....'

"I suddenly decided that, after all, I could manage to get along a few days longer with-

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out the \$5,000 protection; that I would like to look over this paper he wanted me to sign; whereupon, I picked it up and placed it in my pocket. Of course he objected strenuously, but possession is nine-tenths of the law, and I did not propose to lose out at that stage of the game.

"I explained to Mr. Agent that I was in somewhat of a hurry; that I had already lost much valuable time waiting for him, and if he would be so kind as to excuse me, I would call him up at my first opportunity.

"The loan of \$975 against the policy only was so arranged in the body of the application that the purchaser would have no suspicions, thinking that the company as an 'old line' corporation, was surely free from fraud; and the average applicant seldom takes the precaution of reading the application blank thoroughly.

"Had I not been suspicious I, too, would have been led into the trap, even though I had really intended taking the policy.

"The loan note of \$975 embodied in the application is accepted by the company as the security necessary to place with the state as the reserve on seven years' insurance. So long as the policy is kept in force, the loan

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note against it is as good as the cash, inas-much as it carries five per cent. compound interest.

"The face of the policy was payable at death only. The loan against it would continue to increase, and if the insured lived 30 years after buying the policy his family would find that, instead of the \$5,000 in cash, which the husband and father had depended on to take care of his loved ones, they would receive only \$5,000 less \$975, with five per cent. compound interest for 30 years, or \$4,212, leaving a balance of only \$788 due the estate.

"It is needless to add that my friend, when he understood fully the conditions of the policy, lost no time in finding the agent who had sold him this 'very desirable proposition' and, after threatening to expose the company's methods in court, secured his 90-day note, and eventually took a policy in my own company."

* * * * *

While in a small country town in Ohio, selling Yankee notions at auction, I met a stylishly dressed young man, who explained that he was collecting for a large Cincinnati collecting agency, and that he had business in every small town in the state.

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The following morning, when ready to start for my next town, this young man asked me if I wouldn't like to have him accompany me. I assured him that I would, and he jumped into my wagon. I found him a very interesting, well posted sort of a chap.

On reaching our destination, he left me and went on with his business, while I attended to mine. The next morning he asked the name of my next town and, on hearing it, "Well," said he, "I am going there too, so I guess I'll ride with you again, if you don't object."

I was glad of his company, and once more we drove together. As on the previous day, he went about his business, and not until the next morning, when he was again all ready to accompany me, did I begin to suspect something wrong.

He carried only an ordinary valise, and I had never seen him handle papers or letters, and he couldn't possibly have been receiving any mail. I began to wonder if I were traveling with a "cross-roader" of some sort, and began questioning him closely.

While his answers were all right, there was something evasive about them, and consequently I kept quizzing.

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He always had plenty of money and kept getting more (collecting, as he claimed), but it didn't seem that he was remitting any of it to his firm. This made things look still more suspicious.

I had noticed that he was continually buying apples, candy, peanuts, popcorn, and always had his pockets full of cigars, and as neither he nor I smoked, he freely gave them to hotel clerks, landlords, porters, etc. When I questioned him about this, he smiled and said he bought them to give away to men from whom he was collecting.

The more mysterious he became, the more anxious I was to learn something about him, and as he always found it just suited his convenience to travel with me I let him do so.

He had accompanied me for fully a week when, one day, I happened to go into a cigar store, where I found him discussing a matter of change with the proprietor. He had purchased 25 cents' worth of cigars, and had handed the merchant a \$10 bill. The latter had placed the bill in his money till and had laid out four one dollar bills and 75 cents in change, and was searching for a five dollar

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bill to make up the balance, when suddenly the young man said:

"By the way, I have a quarter in change, so just give me back the \$10 bill."

He then gathered up the four one dollar bills and the silver pieces, and put them in his pocket, together with the \$10 bill that the merchant had handed back to him. In his confusion the merchant, for the time being, overlooked this. Still, as he afterwards explained to me, he kept thinking there was something queer about that change transaction, and although, after counting his cash, he was still not quite sure, he called to the young man as he was about to leave the store and said:

"Young man, I think when you and I were making change a few minutes ago there was an error in your favor. If you will step back here we will go over the matter again."

It was just when they were in the midst of the discussion that I appeared on the scene.

The moment the merchant pointed out the different phases of the transaction the young man cried, in a most apologetic way: "By Jove! you are right, but I never should have



He Gathered up the One Dollar Bills and Silver Pieces.

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known it, as I really don't know how much money I had about me."

Handing over \$4.75 he expressed real satisfaction in having the matter straightened, after which he shook hands with the merchant and left the store.

This opened my eyes to a scheme that was novel indeed. I asked the merchant if he had any idea that the young man had intentionally taken the money.

"Oh, no!" he quickly answered, "he was perfectly innocent of any intentional wrongdoing; he unconsciously picked up my money with his; that's all."

This incident set me to thinking about the numerous cigars, and the great amount of candy and peanuts he had been buying every day, and the following morning I took him to task about his scheme.

At first he was emphatic in his denial, but when I urged, and in fact demanded that he produce some of his accounts for collection, he showed the "white feather" and confessed. He showed me his bank book, wherein his deposits were over \$2,000, all of which he had made in four or five months, besides what cash he had with him, which was considerable.

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As we were approaching the next town I said to him: "Now, sir, when we get to this town I want you to go directly to the depot and take the first train leaving in either direction, and if I catch you here after that I shall have you placed under arrest. I have a wife and baby at home to support, and I don't propose to take any chances of getting mixed up with a man in your kind of business."

Needless to say, he followed my instructions. Not many months afterward I heard of his trial and conviction in another part of the state for a case of swindling.

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CHAPTER VIII.

“Three Card Monte Graft—The “Feeler,” the “Steerer,” the “Spieler” and “City Marshal”—the First Move in the Game—Establishing Confidence—A Short Walk While Waiting for the Train—The Shingle Mill, and the “Kaintucky” Mule Dealer—Just “practizing” the Game a Little—How the Game Was Played—The Double Cross—Career of “Spieler” Ended by Insanity.

When I was selling Yankee notions at auction, one of my best towns was Howard City, Mich. I managed to make the town two or three times a year and would always stay several weeks.

On these visits I invariably encountered, at the hotel, a gang of several “three-card monte” men, who were always carrying on a thrifty business.

As to location the town was particularly favorable to them, being the western terminus of a short railroad, running through several small towns in eastern Michigan. People going or coming between Grand Rapids and

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these towns were obliged to change cars at Howard City and wait between trains from one and a half to three hours. This wait gave the "steerer" ample time to form acquaintances and steer his proposed victim against the "spieler."

The town had a large shingle mill, and a quarter of a mile from the depot, near a side track, was an immense shed where quantities of shingles were kept preparatory to shipping.

The man known as the "spieler" affected the style and manner of the Kentucky mule dealer. He was tall and angular and wore a very long linen ulster and a slouch hat.

A few moments before a train arrived he would start for the shingle shed and remain there in readiness for business until it had gone. In almost every instance some one would get off to change cars, necessitating a wait in the sitting room of the depot. It was the duty of a man styled "feeler" to size up the waiting traveler, and if he looked good, to take the first step toward fleecing him.

Entering the waiting room he would step up to his man, and extending his hand cordially, say:

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"Well, I declare! How are you, Mr. Brown? Glad to see you."

Whereupon the stranger would say:

"Guess you are mistaken, my name isn't Brown."

"Ain't you J. W. Brown, the coal dealer, of Indianapolis, Indiana?"

"No, sir; my name is John Hampton, of Battle Creek, Michigan."

"Well, well! I never saw two men look so much alike. Of course you will excuse me, for I really supposed I was addressing an old acquaintance."

Leaving the traveler, making sure not to forget his name and address, the "feeler" would go to a secluded place and from a small booklet, containing the name of every United States bank with the names of the bank officials, he would write on a card, "John Hampton, Battle Creek, Mich.," then the name of one of the prominent Battle Creek banks and its cashier.

Meeting the "steerer" a few moments later, the "feeler" would hand him this card. Directly the "steerer" would manage to come in contact with the stranger, pretending to rec-

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ognize him at once, and stepping up to him, would say:

"Why, this is Mr. Hampton, of Battle Creek; don't remember me, do you? Well, I do you. Don't you remember, I was there several days visiting a relative, Mr. Joseph Smith, the banker there? You know him—at least he knows you."

"Oh, yes," Mr. Hampton would said. "Glad to meet you."

And flattered upon discovering that he was so well known, he would consider himself lucky to have met such a congenial gentleman with whom to pass the waiting hours.

If Mr. Hampton, of Battle Creek, should happen to mention that he had known "Joseph" for a number of years, then the "steerer" would say that he was a nephew of Mr. Smith's; if, however, Mr. Hamilton should say: "Well, Joseph is a fine young man," or "Joseph and my son went to school together," then the steerer would say that Joseph was his cousin.

Having ascertained the direction the stranger was going, the "steerer" would announce that he was going the same way and would suggest that they take a walk. Lead-

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ing the way, the "steerer" would go in the direction of the shingle mill, and would begin discussing the enormous quantity of shingles manufactured in Howard City, their superior quality, etc., and entering the shed would begin examining the shingles.

Directly they would come upon a tall man with slouch hat and a long coat, standing over a bunch of shingles on which he was throwing three cards back and forth. The "steerer" and stranger, somewhat curious, would draw nearer to the tall man, who would laugh, and say in his southern dialect:

"On my way up from Kaintuck, with a load of mules, a feller won a ten-dollar bill from me, with three little keerds, an' I was jes' practicing the game maself."

The "steerer," somewhat interested, would say: "Let's see what it is."

The Kentucky mule dealer would pick up the three cards, and marking one with a cross in the center, would explain that he was practicing the holding the three cards between the thumb and forefinger, and then throwing them one over the other so quickly that the eye could not follow the card with the cross on it. He would then say:



**"I'll Bet You Five Hundred Dollars You Can't Pick Out the
Card with the Cross on It."**

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"Now you gentlemen try and watch the card with the cross on, and see if you can pick it out."

Throwing the cards he would say:

"Now pick out the one with the cross on it."

The "steerer" would select the wrong card, after which the "spieler" would laugh heartily and say:

"Wall, you see, thet's jes' how I lost ma ten dollars."

At this juncture he would be suddenly taken with a fit of coughing, and while his head was turned, the "steerer" would pick up the card with the cross on it and turn up the very tip end of one corner, making sure that the stranger saw him do it.

After his coughing spell the "spieler" would again throw the cards, and, pretending that he hadn't noticed the turned-up end, would say:

"Now, mistah, I'll bet you \$500 that you can't pick out the card with the cross on it."

With this he would produce a large roll of bills just received for a carload of mules.

"No," the "steerer" would say, "I haven't got \$500, but I'll bet you \$10."

"All right," the Kentuckian would answer,

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"we will put the money up in this man's hands," pointing to the stranger.

As the "steerer" put up his money he would say to the stranger: "You are in with this," and then of course he would pick the right card. At this juncture the "spieler" would again be taken with a coughing spell and meanwhile the stranger would pass the stake over to the "steerer."

"Hold on here," the latter would say; "half of what I won belongs to you," and he would hand back a ten-dollar bill, saying: "Just give me five dollars and keep this."

The object of this move was two-fold:

First, in making the change, the "steerer" was given an opportunity to ascertain about how much cash his prospective victim had, and, second, his liberality in dividing his winnings would, in a way, place the stranger under obligation to him, when it came to the "last joint for the coin," as they call it.

By the time the ten dollars had been divided the "spieler" would have ceased coughing and, picking up the cards, would deftly turn down the corner of the marked card and turn up one corner of a blank one, and while doing this he would look the stranger in the eye and direct

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his conversation to him. Then he would again throw the cards, and offer again to bet \$500 that neither of them could pick the card with the cross.

Having noticed that the stranger had \$50 or \$60, the "steerer" would say:

"We will bet you \$75 that I can pick it."

"All right. I'll bet you all \$75 you kaint pick it."

Turning to the stranger, the "steerer" would say: "I have \$15, you let me have \$60, and we'll bet him."

It was usually a sure thing that the stranger would be eager to bet.

On picking the wrong card, great disappointment was of course depicted on the countenance of the "steerer," who would instantly accuse the Kentuckian of being a swindler, and threaten him with arrest. He would start up town at once, accompanied by the stranger, also indignant and crest-fallen.

Should the "steerer" know the victim has bet his last dollar, he would say to the "spieler":

"Don't you think you ought to give us money enough to get out of town with? We are here among strangers, and not a cent in our pockets."

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Whereupon the "spieler" would hand back enough to take them out of town.

On the way up town the "steerer" would declare that an officer must be found and the swindler placed under arrest at once.

As they rushed along they would encounter on the street corner a large portly man, wearing a marshal's badge (another member of the gang), and the "steerer" would explain the incident and demand the swindler's arrest.

After asking all sorts of questions and getting a full description of the swindler, the marshal would say:

"Well, I suppose you know the law of Michigan about betting. It doesn't make any difference whether a man wins or loses. If he bets at all, he lays himself liable to a fine and imprisonment, and as you men acknowledge that you have been betting I shall have to first lock you up and then look for the other fellow. You may consider yourselves my prisoners."

Of course they would both protest, each offering to let the matter drop rather than go to jail themselves.

But the "marshal" would say: "I can't af-

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ford to let you go. My fees in a case like this amount to at least ten dollars."

If the "steerer" was aware that the victim had more than enough money left to get him out of town, he would begin negotiating a settlement, assuring the marshal that all they wanted was to get out of town and escape jail.

When asked by the "marshal" how much they would give him to keep quiet, the "steerer" would offer about half the amount he thought the victim still had. The "marshal" would then agree to settle for just double the amount, and the "steerer" would appeal to the victim, saying that he himself was entirely stranded, and would point out how necessary it was to avoid exposure and disgrace.

Only too willing to settle, the stranger would offer to compromise. In making the settlement the "marshal" was always generous enough to leave them sufficient money with which to get out of town. The swindlers, of course, being as anxious as their victims that the latter should get out of the way as soon as possible.

This game was what the grafters called "The double cross."

* * * * *

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On the evening of my first visit to Howard City I made my notion auction sale from a carriage in front of the hotel. During the day I had noticed that several prosperous-looking men were stopping at the hotel, and wondered what was their business. While arranging my street lamps and preparing my stock they gathered about and in a friendly way inquired what my name was, where I was from and which direction I was traveling. It was plain that they were educated men of more than ordinary ability, but all addicted to the excessive use of slang phrases. I asked the landlord who they were, and he said they were all from Grand Rapids, and were nothing more nor less than confidence men.

That evening, when I mounted my carriage to open my sale, there being no crowd, one of these men said to the others: "Come on, boys; let's give him a 'front,' " and they gathered around, apparently much interested.

Soon a large crowd had gathered. I made my introductory talk and opened the sale. As is always the case, on the first day in a town, one waited for the other, and things were a little slow.

Stepping up to the carriage, first one and

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then another of these four men purchased a batch of handkerchiefs, after which I had a fine run on handkerchiefs, and thereafter they would be among the first to purchase every new article offered.

After closing the evening's sale, and while straightening up my stock, the whole gang gathered around with their pockets and arms filled with goods, saying:

"Well, Johnston, didn't we 'plug' your 'game' all right?"

* * * * *

On meeting these men no one would ever suspect their calling.

They used no profanity, drank no liquor, were square in their dealings with one another, and if one of them were taken sick the others gave him every attention. In all matters of charity each was always ready with his share and no more sociable and companionable men could be found.

Within two days I had learned every detail of their methods of operating.

When I inquired why the authorities did not interfere, I was told that they were too much interested in the graft themselves.

The member of this gang called the "spiel-



Standing Over Them, Gesticulating and Talking at a Furious Rate.

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er," who manipulated the cards, Kelly, by name, afterwards became mentally deranged and was sent to the Kalamazoo insane asylum, where he remained until his death.

On one of my trips to Kalamazoo I visited the asylum, and I asked the guide if he knew anything about Kelly, the noted Grand Rapids confidence man, who had been sent there a few years before.

"Indeed I do," he replied. "He makes us all kinds of trouble in playing his old game with other patients in his ward. One day while taking some visitors through I noticed, over in one corner of the room, three men entirely nude, and another man standing over them gesticulating and talking at a furious rate.

"Approaching them, I inquired what it all meant. Kelly laughed boisterously and, pointing to a big pile of clothing in the corner, I have just won a million dollars from these men,' he said. 'See, it's piled up over there in the corner. Yes, sir, a straight million dollars.' He had persuaded these poor souls to bet their clothing, one piece after another, until they hadn't a garment left."

I asked the guide to take me through Kelly's ward, and, upon meeting Kelly, I said:

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"How do you do, Mr. Kelly? Perhaps you do not remember me. My name is Johnston. I used to be in the auction business. I met you and some friends at Howard City at different times."

"Oh, yes," said he, his face lighting up for the instant. "Yes, yes, I remember you. You used to sell out of a carriage right in front of the hotel."

I thought to myself: "Well, now, he isn't so crazy, after all."

Like a flash, however, his countenance changed and with a scowl he stared into vacancy and said:

"Let me see, there was something else about that; what was it now? O, didn't you travel in the auction business with Christopher Columbus?"

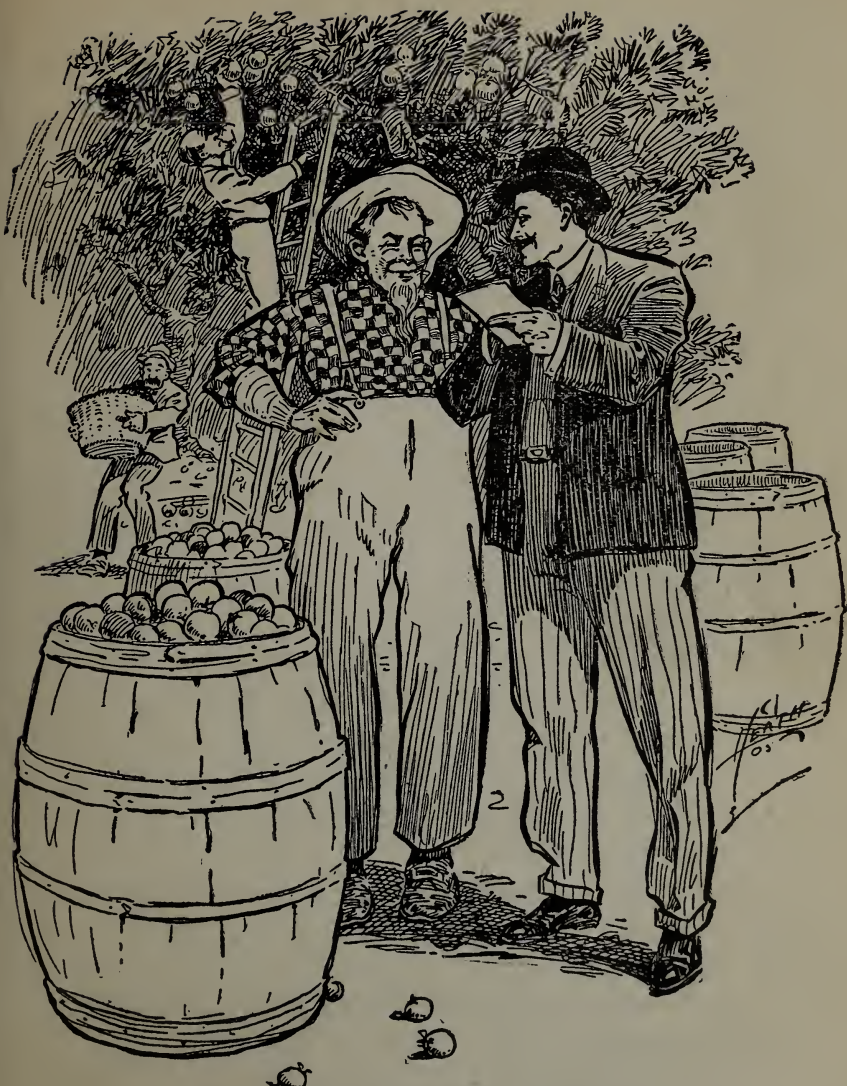
GRAFTERS I HAVE MET

CHAPTER IX.

The Apple Graft—Contractor Number One—Farmers and Fruit Growers Easy Victims—Contractor Number Two—Ready Money and No Investment—Grafting the Deceased Man's Relatives—Watching the Death Notices—Books Sent C. O. D.—A Similar Graft in Jewelry—The Tobacco Box Graft—How the Box Was Made—How the Scheme was Worked—A Grafters' Quick Wit Saved Him, but Landed His Would-be Victim in Jail.

While traveling through southern Illinois, in 1895, in the auction business, I ran across two men who were making the best of an abundant apple crop that year with a very smooth graft.

It had to be worked during, or just prior to, the season for gathering and marketing the crop, which made the time very short, but the one, who, in confidence, gave their scheme away to me, explained that the same graft worked nearly the whole summer and fall in potatoes, cherries, or many other stable crops.



Would Contract for the Entire Apple Crop.

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Just at a time when the apple crop was far enough developed to enable the farmer or fruit grower to make a fair estimate of what he might expect, one of these smooth looking, business-like fellows would start out with a hired horse and buggy, representing himself to be from a large New York fruit concern, and posting himself on the price of choice picked apples by the barrel, he would call upon every farmer in the county who had a large orchard, and, agreeing to pay fancy prices, would contract for their entire apple crop, estimated at so many barrels, to be delivered at the depot of the nearest shipping point.

He carried blank contracts, and after paying each farmer five dollars, to make the contract binding, he would get their signature to it, and drive on, leaving his name, however, and the name of the hotel and the town where he or his partner could always be found in case any of the farmer's friends should have an apple crop to sell.

During this grafter's canvass, his accomplice would be stopping at another town, where they could not possibly be seen together, and where he would remain until it was time to act his part.

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When Grafter Number One had finished his canvass and had in his possession a large number of contracts, he would go to his hotel and Grafter Number Two would start out, following over his very tracks, also buying apples, he would represent himself as one of a large fruit firm from St. Louis, or some other large city, a long distance from New York.

In his conversation with the fruit grower, he would make no bones of saying that in the country where his firm did their biggest business, the apple crop was a total failure, and, after looking over the man's crop, he would make him an offer of from fifty cents to a dollar a barrel more than the other man had contracted for.

Of course this would arouse the avarice of almost any thrifty person, and if the farmer was frank enough to acknowledge that he had contracted them, Grafter Number Two would suggest that perhaps the buyer would release him, if he would have a talk with him, and then, to prove his sincerity, he would say:

"I'll tell you what I'll do; I'll sign an agreement here to-day to take your crop at the price I have quoted, provided you can get released;

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and if you wish, I will make a cash deposit on the proposition."

If the farmer said nothing of his having contracted his crop, Grafter Number Two would say:

"Well, if you wish to sell me your crop, I'll give you a written agreement, and a sufficient deposit to bind the bargain; if you don't care to contract to-day, just think the matter over a day or two, or a week, if you choose, and if you want to let me have them, come to such a hotel, at such a town, where you can find me any evening, or on Saturdays or Sundays, and I will close a contract with you."

So saying, he would take his departure and call upon the next man.

The following day, after Grafter Number Two had started out, Grafter Number One would be busy, at his hotel, all day, and every day thereafter, compromising with the farmers, and being governed by the estimate of each farmer's crop, he would be figuring him out of all he could get.

In instances where the grower had immense orchards, Grafter Number One had usually paid a deposit of not less than twenty-five dollars, and in settling with these wealthy men,

GRAFTERS I HAVE MET

he would receive a considerable amount of cash, and no very small amounts would he get from any of them.

In fact, for from two or three weeks, it would be a harvest of money, and as soon as the "lambs were all shorn" new pastures would be sought. And that was the last the farmers would ever see or hear of either one of them.

* * * * *

A unique method of money getting was that of a young man, who, at the time I became acquainted with his system, was operating from a fair sized town in Ohio.

His was what might be called the "dead man's graft."

After securing a lodging place, with a suitable room in which to transact his quiet business, he would announce to the landlady that he was handling books, a fair supply of which he always kept on hand, and which consisted of works on medicine, law, agriculture, stock raising, merchandising, and various other subjects.

These books were of the cheapest quality that could be secured, and always second hand ones, if possible to procure them.

Thus equipped, he would subscribe for every

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weekly newspaper within a radius of four or five counties around him.

The death notices of every paper received would be carefully scanned and notes made, and the name and address secured of every doctor, lawyer, merchant, farmer or stock raiser whose death was announced in any one of the numerous papers.

Whenever a doctor had died, he would immediately send, C. O. D. by express, to his name and address, one of his cheap medical books, which possibly cost him forty or fifty cents, and make the collection from five dollars and fifty cents to eight fifty.

Upon each package would be stamped "Dr. ———, Medical Works," and so on, according to whether it was a doctor, lawyer, merchant or whomsoever.

This accomplished, he would simply await results.

Of course the express charges would follow, and in most instances the relatives of the deceased would not stop to investigate the matter, but, presuming that the book had been subscribed for, the charges and amount of collection would be paid at once, and in many

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instances, before the deceased had been laid in his grave.

No return address being placed upon the package, in case it was not taken out and the C. O. D. paid, it would continue to lie there until the express company would eventually make some disposition of it, along with other packages which had not been called for; therefore all the shipper would be out was the first cost of the book.

The price being so high, and the average of books paid for ranging so well, the grafter's profits were large, and as soon as the field had been worked thoroughly, and before the dupes had caught on, he would select fresh territory and begin anew.

When I met this young grafter, he was making his headquarters at a hotel, where I had located for a couple of months to fit spectacles.

I one day asked the clerk what the young man's business was. He said that he was selling books, but how in the world he procured the orders for them he couldn't understand, as he surely had no agents out, scarcely ever wrote a letter, but was constantly sending

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books C. O. D., and every day receiving collections.

Determined to ascertain his methods, I set to work, and in no time discovered that it was a graft of the rankest sort.

When I confronted him with it, and told him just how he worked it, he said:

"Well, it's a good money getter, anyhow, and as I am working no one but dead men, there is no one to kick."

A certain traveling man, who had made visits to this town every two weeks, and who had made the acquaintance of this young grafter, told me that the book graft, with all the money there was in it, had gotten too slow for the young man, and he and some friends had organized a rubber plantation scheme, which had involved them in a mix-up and which threatened criminal prosecution and probable imprisonment for all.

This "dead man graft" reminded me of the shady transaction of a witty Irishman, who was a manufacturing jeweler at North Attleboro, Mass., and who sold me goods in Chicago for a number of years.

He found a great deal of pleasure in tell-

GRAFTERS I HAVE MET

ing this story, and in his inimitable Irish fashion made it very entertaining.

Among the out of date goods in their stock was three or four gross of old-fashioned, immensely wide bracelets, a huge lot of old styled extremely wide necklaces, with large locket, about five gross each of jet ear drops and breast pins, and a large quantity of other old truck, that there was no probability of their ever being able to get one cent on the dollar of its first cost.

Being a partner in the concern, he had taken the precaution to have made out a list of all they had on hand, setting forth the number of dozens or gross and the cost of making it, after which it was entered into his memorandum book.

At a certain medium sized town in Illinois, he one day called upon one of their old customers and took his order for a fair sized bill of the latest novelties.

That evening while at the hotel, the report was circulated that this jeweler (their old customer) had dropped dead with heart trouble just as he arrived home from his day's business.

It instantly occurred to the witty Irishman

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than now, of all times, was his opportunity to dispose of his out of date goods.

He therefore sat down and copied on his manifold order book as a continuation of the jeweler's order of that afternoon, every bit of this old stock at enormous prices, knowing full well that the bill, as usual, would be discounted by the sons, who would naturally continue the business.

The order was mailed to the house, and the goods promptly shipped, and the day upon which he reached home from his trip, a check was lying on the cashier's desk in full payment for everything.

The last I saw of this man he was stranded, and had just started out in Chicago, selling gold and silver mining stock on commission.

* * * * *

For a number of years, two young men traveled together out of Toledo, who had what they called the "tobacco box graft."

During the summer and fall seasons they would visit towns where circuses and county fairs were held, and although they were frequently arrested, they managed for years to escape any heavy fines or long jail sentences.

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The tobacco box in question was a very ingenious affair.

It was made entirely of wood, about four inches long, an inch and a half wide, and an inch and a half thick, with a slide cover.

It was so arranged that, when closing the lid and turning the box on either side, a lead plug would drop into a groove which would lock it securely, and only those who understood it could possibly open it.

Then, when closing the cover and turning the box on one side, and then giving it one more turn, placing the front down, the same lead plug would drop into still another groove, locking it still more securely, or at least making it more complicated than ever.

This was the graft:

The one who carried the tobacco box would pick his man and, after having a short conversation with him, would take out his tobacco box and, taking a chew of tobacco, would ask his stranger friend to have a chew. Whether he chewed or not, the novelty of the thing usually interested him, and naturally enough he would comment upon it, and, to still more interest him, the grafter would say:

"See here, let me show you something."

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Thus taking it from the stranger's hand, he would turn the box on its side, letting the plug drop into the stop, and, handing it back to him, would say: "There now, you see it is locked." Which the stranger would find to be true, and, too, with no visible means of unlocking it.

But, to be a good fellow, the grafter would let him into the secret, and, after showing him how the box must be turned on its side to be locked and turned back again to unlock it, he would let the stranger try it several times, until the latter was convinced that he understood it well.

The grafter would then explain that he frequently had a great deal of fun, and often made a little money out of men who asked for a chew of tobacco and who, when finding the box locked, were ready to bet that it couldn't be unlocked.

After having "fixed" his man, the grafter gives the necessary cue to his pal, who saunters along, and inadvertently asks for a chew of tobacco.

By this time the grafter, unbeknown to the stranger, has locked the box with both combinations, one of which has not been ex-

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plained to him, and because of which he would not be able to open it in a hundred years.

When asked for a chew of tobacco by his pal, the grafter hands out the odd looking box to the supposed stranger, who, when finding that it can't be opened, says:

"By Jove! I guess that's an April fool box, or it isn't a box at all."

"Can't you open it?" queries the grafter.

"No; and I'll bet you fifty dollars it can't be opened."

"I'll bet you fifty dollars that my friend here can open it while I count ten," said the grafter.

"All right, I'll bet you he can't," replies his pal, "nor can any other man, because there isn't any key hole, nor anything else to unlock it with."

At this the grafter takes from his pocket ten or fifteen dollars and, turning to the stranger, says:

"Let me have thirty-five dollars quick, to put with mine, and we will bet him."

Of course, if the stranger hasn't that much, they will pool what money they have, and make a bet with it.

As the stranger takes the box into his hands

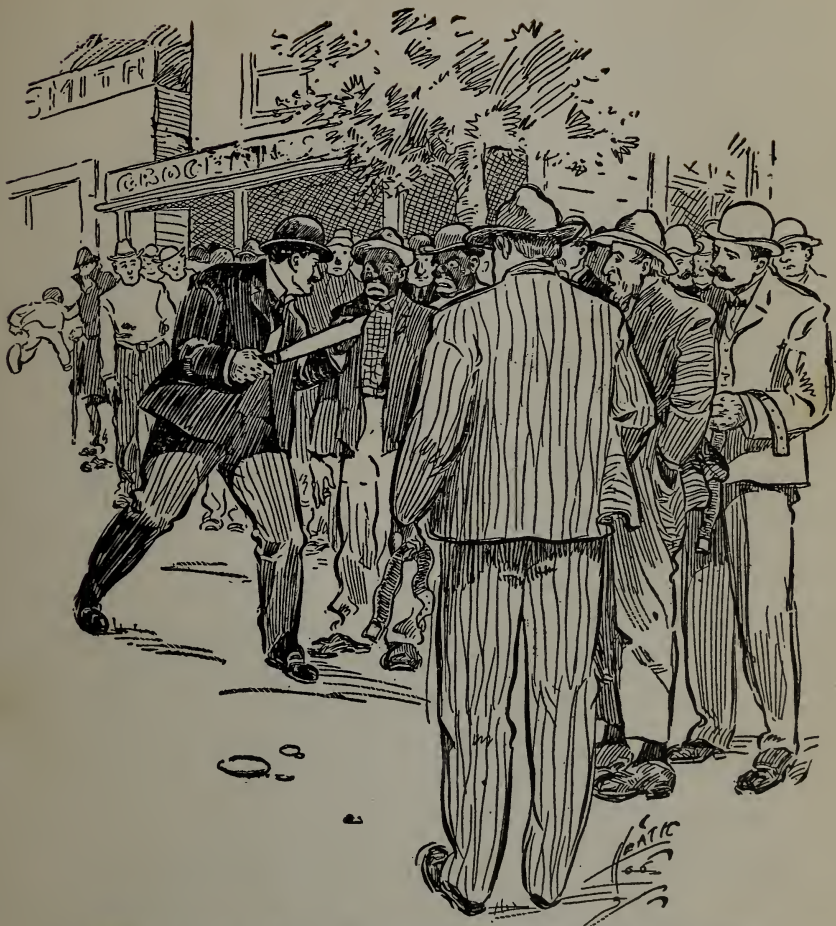
GRAFTERS I HAVE MET

and begins turning it first on one side, and then the other, the grafter begins to count, very slowly, "One—Two—Three—" by this time the stranger discovers that the thing won't unlock, and in less time than it takes to tell it, beads of perspiration are standing out on his face, and, greatly excited, he is tugging and working with the box.

The grafter counts so very slowly that the pal, or supposed stranger, gets disgusted and sings out: "Count faster, count faster; you are cheating."

At last, when he is forced to count to ten, and the box remains unopened, quickly passing the stakes to the winner, the grafter snatches the box from the stranger's hands, and in an impetuous way, gives it two turns, instead of one, as the victim has been instructed, and open comes the box, much to the seeming disgust of the grafter, and the lamentations of the victim, whose money has been quickly separated from him, and one more lesson taught about playing another man's game.

A very amusing little story was told of how one of these grafters one time turned the ta-



Began Walking Slowly Backwards and Forwards Through the Crowd.

GRAFTERS I HAVE MET

bles on an unsophisticated farmer's boy at Upper Sandusky.

It seems that during the county fairs there the town usually had been flooded with grafters of all kinds, and the mayor had given the strictest orders to every officer to run in any man caught with any sort of device for bunkoing the people.

The grafter who on this occasion carried the tobacco box had selected his victim, a green country farmer's boy, who had been displaying considerable money, and spending it freely, and, after having had an interesting conversation with him, had "steered" him around back of a side show tent, where both had sat down on the ground, and, just as the grafter was holding the tobacco box in his hand, and was in the very act of demonstrating its secrets to the young farmer, he happened to look up, and there stood an officer, wearing a large badge and gazing down at them with intense interest.

Realizing that tobacco boxes were cheaper than fines, the grafter instantly jumped to his feet, and, throwing the box in the farmer's lap, excitedly cried out:

"You kaint bunko me, ser; not much! I've

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seed one of them there things afore. Ef you want to skin some one, you better try and ketch a sucker."

So saying, he dashed out and made his escape.

Before the poor farmer boy realized what was happening, the officer had seized the tobacco box as evidence against him, had placed him under arrest, piled him into a patrol wagon and had landed him in jail, where he remained three days before he recovered sufficiently from his fright to be able to explain how it happened.

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CHAPTER X.

The Give-away Graft—One of the Oldest, but Most Successful—From Corn Salve to Electric Belts—Lining up the Different Pools—Better To-day Than Forty Years Ago—The Corn Cutter Bluff—A Five Hundred Dollar Pitch—Dupes as Meek as Children—His Escape—How He Did It.

The old time give-away graft apparently will never have its day.

The first time I ever saw this game played was when I was eight years of age, and the last time, when I was fifty-two, or only a year ago.

The game in its entirety was the same a year ago as it was forty-five years ago, with the exception that the suckers were more plentiful in the last instance than in the first.

Perhaps, however, the modern grafter was the more clever of the two; at any rate, he was clever enough, besides being possessed of an abundance of nerve and self-confidence.

Securing from the liveryman a pair of horses and a carriage with a driver, he would go out

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upon the streets on a circus or county fair day, after having "fixed" the chief of police.

While the driver was jogging his team along Main street, the grafter would stand up in the carriage, holding in one hand a large roll of bills, while with the other he was throwing silver pieces and dollar bills in every direction, and in the meantime shouting at the top of his voice his intention to distribute fifty thousand dollars upon the streets that afternoon.

As soon as a large crowd had gathered at the corner where he had stopped, he introduced and began extolling the wonderful curative properties of a corn salve which was put up in wooden boxes, and, had he been actually selling the remedy on its real merits, he couldn't have made a stronger or more effective talk than he did the day upon which I witnessed his performance.

At last, again bringing forth his immense roll of money, he said:

"I have a system of advertising this salve that will make every man who deals with me remember it as long as he lives.

"Now, gentlemen, the more liberal you are with me, the more generous I can be with you.

"My purpose to-day is to sell one dozen

GRAFTERS I HAVE MET

boxes of this salve to begin with, and I want every man who makes a purchase to remain right here and be ready to hold up the box in plain view when I ask him to do so.

"Now then, who will give me ten cents for this box? Remember, the more liberal you are with me, the more generous I can be with you, and to start with, I shall sell but one dozen boxes now. Who will give me ten cents for this one?"

In an instant four dozen hands were up, each holding up a ten-cent piece.

After handing out twelve boxes, he refused to sell any more for the time being.

When the twelve boxes had been delivered and paid for, he lined up the twelve buyers in a row and said:

"You have been liberal with me, now I'll be generous with you." So saying, he turned to the first man and asked him if he would be satisfied to receive back twice the amount he had paid, and he keep the remedy.

When the man said he would, the grafter handed him twenty cents, saying: "Now, sir, will you promise me to either use this salve yourself or give it to some one who will, and not forget the name of it?"

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The man faithfully agreed to do so, when the grafter did the same thing and demanded the same promise from the other eleven.

He then went on: "Now, gentlemen, I am going to make up another pool for advertising purposes, but remember, none of the twelve who were in this pool can come in with the next."

When ready to begin again, he said: "Don't forget, gentlemen, the more liberal you are with me, the more generous I can be with you. Now then, here are two dozen boxes. Who will give me twenty-five cents for this box as a starter? Who is the first man to show me that he has confidence in me?"

In a jiffy a hundred hands were up, each holding a quarter and demanding one of the boxes.

When two dozen had been passed out and the cash received for them, he lined up two rows of twelve men each, and, subjecting them to the same questioning as before, and exacting the same promises from them, gave back to each buyer the twenty-five cents he had paid and another twenty-five with it, each to keep his box of salve.

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By this time the crowd had increased, and the excitement was intense.

"Now," said the grafter, "I am going to drive over there on the other corner, and I don't want you men who have just been in the last two pools to follow me."

So saying, he gave the directions to the driver, who followed his instructions.

Of course, the whole crowd, including the pool members, all followed him.

Again addressing the crowd, he said:

"Gentlemen, a few moments ago I formed a pool of thirty-six men, across the street, for the express purpose of advertising my firm's famous corn salve, and although it cost me a little money to do so, yet the amount given away is a mere bagatelle as compared with what we will get out of the sale of our medicine from this advertising."

Then, opening up a large valise, he produced a quantity of electric belts, and explained that he wanted to do a little advertising for them before dinner.

"Now, gentlemen," he went on, "I am going to form one or two, or possibly three pools on these belts with a view to advertising them."

Here he gave a most excellent talk on elec-

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tric belts, which, in itself, was indeed convincing as to his sincerity and honesty of purpose.

Holding up one of the belts, he said: "Now, friends, I want you to impress this upon your minds, that the more liberal you are with me, the more generous I can be with you. Who will give me twenty dollars for this belt? Remember, I am going to leave it with each one of you to pass up to me any amount, from one to twenty dollars; no less than one, nor more than twenty, and the more liberal you are with me, the more generous I can be with you. Where is the man who has confidence enough in me to pay twenty dollars for this belt?"

And, looking straight at a well dressed business appearing man, he said: "Haven't you confidence enough in me to pay me twenty dollars for this belt?"

"Yes, sir, I have," said the man, and, stepping forward, he passed up a twenty-dollar bill, and reached for the belt.

"Now," said the grafter, "I wish you would stand right over here on this side of the carriage, and remain there until I ask you to hold up your belt.

"Now, who will give me ten dollars for this belt?" and, turning to one of three colored men



"You Kain't Bunco Me, Ser, Not Much."

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who stood near, he said: "Have you got ten dollars, sir?"

"Yes, sah, I has," came the reply.

"Well then, give it to me and take this belt," shouted the grafter, and the darky meekly did as requested.

"Now," said the grafter, "you stand on this other side of the carriage, and wait for me."

This time he asked for a five dollar investor, at the same time announcing that one or two dollars would be accepted.

Whereupon a flood of one and two dollar bills came pouring in.

Those who paid one dollar were lined up in one row, and the two dollar men in another, with the precaution that no one should leave until he was through with them.

After the one and two dollar rush, he called for another five dollar investor, still repeating, "The more liberal you are with me, the more generous I can be with you."

A moment later, two men came forward, each with a five-dollar bill, and then followed four more, all of whom were lined up in a pool by themselves.

At this juncture he began another talk on

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the wonderful curative properties of the belts, and when finishing, called for four more twenty dollar investors, which he soon found, together with still five others, making altogether ten twenty-dollar dupes, each of which were lined up in the twenty-dollar pool.

Turning to two of the colored men who still stood looking on, he said: "Why haven't you men bought?"

"Because we hain't got no money," came the reply, and, addressing their colored comrade, who stood in the ten dollar row, the grafter said:

"Here, you loan these men two dollars apiece," which he instantly did, and before they had had time to get into line, he once more turned to the old colored man in the ten dollar line, and said:

"Here, you loan your friends each another two dollars, and hurry up before I close these pools."

As if completely under his control, the old darky handed it over, when the grafter raked it in and handed to each one another electric belt.

By this time he was ready for more ten dol-

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lar investors, and in no time had at least a dozen of them, and wound up by asking for a larger pool of five dollar investors, and as if duty bound to contribute their share, several of those who had stood out to the last, came forward with their five-dollar bills, and carried off a worthless belt.

As soon as it began to look as if he was going to close up, at least twenty men came forward with from one to two dollars, and, receiving their belt, lined up where they belonged.

About this time the grafter, as if having heard some one in the crowd making remarks about him, said:

“What’s that? Was that meant for me?”

And looking intently in a certain direction, he appeared wonderfully wrought up, and excitedly said:

“So you are going to cut out my heart, are you? Well now, we’ll see about that.”

So saying, he reached to the bottom of his valise, and bringing out an ugly looking corn cutter, with a blade fully eighteen inches long, began carefully feeling of its edge, and while doing so, recited the Razor poem, as follows:

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"You know a gun shoots fast and loud,
But a razor is the real thing in a crowd,
I could have used it better than a 44,
If they had only fought with razors in the war."

At the conclusion of the poem, he took the corn cutter in his hand, coolly crawled down from the buggy, and began walking slowly backward and forward through the crowd, carefully scrutinizing every face, as if trying to locate the man who had threatened to take his heart's blood.

The glitter of the old corn cutter, and the terrible look of vengeance on his face had the desired effect, and when he climbed back into the carriage, every man stood as if paralyzed and speechless, and actually seemed to have forgotten what had happened, or what was expected to happen.

Having given the cue to the driver to start on, he still held the corn cutter, and, as if terribly agitated, and still anxious to meet the man who had threatened him, remained standing up in the carriage, and kept repeating, as if to himself: "I would like to see some man cut my heart out; would just like to have him try it on," and, while repeating these last

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words, once more carefully felt of the edge of the big knife, as if to make sure that it was sufficiently sharp for an emergency.

Under a full trot, the team started off with the grafter and his baggage, (his hotel and livery bills having been paid in advance), and no stop was made until he had been landed twenty miles distant, across country, in some small town, four or five hundred dollars to the good.

His dupes still stood in line, each staring at the other, with a silly expression of countenance, and a ten cent belt dangling from their hands.

As the grafter's team started off, the old darky who had been so obedient to his commands was the only man who had the courage to protest, and yelled:

"See yher! You generous white man, what my fambly gwine to do fer sumpin' to eat? Gim me back ma ten dollars. or I top you buggy over, you scoundrel!"

So saying, he and his two colored companions rushed toward the carriage, when conveniently near by stood an officer, who said:

"What you niggers loitering around here for? Go on home, or I'll run you in."

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* * * * *

The sugar graft was one that a Chicago man made a great deal of money out of (among farmers) before he was run to earth.

With an old horse and a covered peddler's wagon, he started out with a load of sugar, put up in tin cans of the proper size to hold one dollar and eighty cents' worth of sugar, at the regular retail price, the wholesale price of which, to him, would be about one dollar and twenty-five cents.

After visiting the county seat of some good farming county, and remaining there long enough to "get a line on the town," that he might be able to talk intelligently of the different streets and business houses, he would start out and call upon the farmers of that county with a proposition to sell one of his thirty pound cans of white sugar for one dollar and twenty-five cents in cash.

He would represent that he had recently moved to their county seat, where he expected to reside in the future, and would make, thereafter, regular thirty-day trips, enabling them to replenish their supply of sugar at the lowest possible price.

Sugar, being a staple article in every house-

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hold, and one that they must buy anyhow sooner or later, and there being an actual saving of at least fifty cents by purchasing from him, he had no difficulty whatever in making a sale at the house of almost every thrifty, well-to-do farmer.

Many a farmer, who wondered how this man could afford to sell sugar so much cheaper than the cheapest grocers could handle it, in many instances paid for it several times over.

His graft was more like thieving than grafting.

When selling a can of sugar for a dollar and twenty-five cents, he would almost invariably, or at least very often, be handed a five or ten and occasionally a twenty-dollar bill from which to take the amount due him.

Having, from practice, become very skillful in palming, he would always, when making change, keep palmed in one hand a one-dollar bill, nicely folded in such a way that the figures upon it would not show on either side.

Should a farmer hand him a five, ten or twenty dollar bill, he would begin folding it in the manner as the one-dollar bill, and then,

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suddenly remembering that he had paid out all his change, would say:

"Well, here I am short of change, so you just let this go, and pay me on my next trip, in thirty days."

So saying, he would shift the large bill the farmer had given him for the one-dollar bill which he had been palming, and hand it to the farmer, saying:

"Put it in your pocket and pay me next time."

Not one chance in a thousand that the farmer would unfold the bill, but instead would open his purse and carefully lay it away, just as it had been handed to him.

This, as can readily be seen, was a graft of some magnitude.

Unlike almost anything else that the grafter might have offered for sale, sugar, at such a low price, would at once attract and interest nearly everyone.

Fifteen or twenty sales per day was not an uncommon thing, and where the proper change was handed to him, he received the first cost of the goods, anyhow, and if only a half dozen farmers were grafted in a day, his ill-gotten wealth accumulated rapidly.



Forced Him to Pay Back Their Money.

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He was very careful not to go into the county seat again during his stay in that county, and never to travel any road the second time.

To replenish his stock, he would have shipped to small nearby towns, from one to three barrels of sugar.

This grafter's success through Illinois was something marvelous for a business being operated without capital.

After a few months, he decided to try Kansas, and the second day out he was overtaken by a party of six or seven men on horseback, whom he had victimized the day before, and who immediately took him from the wagon, forced him to pay back their money, and enough more to defray their expenses and compensate them for their time, and then took him back to the county seat, and landed him in jail.

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CHAPTER XI.

**The Note Graft—The Latest Bunko Scheme—
The Backer a Chicago Man—Rehearsing
His Grafters—The Book Agent and the
Land Agent Important Factors—Two
Thousand Dollars or Nothing—The Most
Clever of All Clever Tricks, and the Most
Heartless—How It Was Done.**

The note graft, conceived and managed by a wealthy Chicago money lender only a few years ago, made a fortune in a short time, and possibly is being worked at the present time.

His real identity is probably not known to anyone outside of the men engaged in the graft, from one of whom I succeeded in getting my information regarding the inside working of it.

The name of the originator my informant positively refused to divulge, merely alluding to him as his backer.

The backer would remain at his post or legitimate place of business in Chicago, and from there, aided by two able assistants, would direct and manage the graft as though he were

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at the head of an immense trust of some kind.

Being well known as a thoroughly square and upright business man—a man who lived in the height of fashion, and in the most aristocratic portion of the city, and associated with none but “the Four Hundred,” and whose business was that of loaning large amounts on real estate only—he was in an ideal position to manipulate a scheme of this kind, without the slightest possibility of ever being suspicioned or detected.

In his selection of men to carry on his nefarious work of swindling the rich and unwary farmers, he was very careful and would not under any circumstances allow the two men who worked jointly to go out together until he had personally superintended actual rehearsals, time and again, of the parts they were to play in his drama of life.

And as he had two men working in several different states at the same time, it can readily be seen that to approach a man on a subject so delicate would necessarily require some tact and an excellent knowledge of men and human nature in general, as well as considerable executive ability to manage them successfully, when once selected and set to work.



The Banker Directed the Graft as Though He Were at the Head of an Immense Trust.

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When satisfied that each of the two men selected to work together was thoroughly competent to play his part, a certain town in a certain state would be selected, and one of the men started out.

This man was a book agent, or was to represent himself as such, and was supposed to be canvassing for a book on the subject of stock raising, and in order to make the play doubly strong, before starting out he was required to learn a thorough canvass on this work.

On arriving at his destination, he would engage a horse and buggy at a livery barn, and, starting out, would travel in the country and among the wealthiest class of farmers.

When reaching a point several miles from town, he would select the farmer whom he considered of the class they were looking for, and, after canvassing him thoroughly on the book, would arrange to make his headquarters there for one week, and possibly two, explaining that he would prefer to have a regular stopping place while canvassing that neighborhood, rather than to feel unsettled and never know where he was going to stay, and to make it interesting, would offer a good round price for the accommodation.

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As soon as he was properly located, a cipher message would be sent to the Chicago headquarters, when Grafter Number Two would immediately follow.

Grafter Number Two was supposed to be a land agent, representing a Philadelphia concern, and working on commission, and doing a very thriving business.

Before Number Two started out, he was given, in addition to the necessary expense money, two thousand dollars in currency, to be at all times designated and known as the "bank roll."

To make this man thoroughly familiar with land dealers, the backer, who had at one time been engaged in that business, and still dabbled in it occasionally, spent considerable time in posting him in every detail of the work, that there should be no "slip" on his part as an up-to-date land agent.

Thus equipped, Number Two would follow Number One and, alighting from the train would immediately call at the postoffice for instructions from his accomplice, and, engaging a horse and buggy, would start out.

Driving in the direction given, he would stop at every house and, in apparent earnest-

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ness, would get all the information possible as to whose farms were for sale or rent.

After working in this particular neighborhood for three or four days, and stirring up things in general, he would happen around (at the appointed time) at the home of the farmer at whose house the book agent was quartered.

He would manage to arrive there toward evening, and, if possible, arrange to remain over night.

He, being well posted on land deals, and his pal as well posted on the book he was selling, they had no trouble in entertaining each other and making it interesting for the farmer and his family.

After discussing the different phases of business, and the topics of the day, the land agent, in a half boastful way, would begin hinting about his own personal success in life, and finally remark that he had a couple of thousand dollars that he would like to let out to some responsible farmer.

The book agent would say:

"Well, I think your head is level. If I had two thousand dollars, I'd rather have it in the hands of a good farmer, secured by a mortgage on his place, than in any bank."

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"Oh, well, I wouldn't care for a mortgage," put in the land agent; "all I would care about would 'be to know that he was an honorable and responsible man, and I would let him have it at a mighty low rate of interest, too"

Almost any farmer would jump at a chance of this kind, unless he had plenty of money in the bank, and even then he might be able to figure out a way to use such a large sum of money at a low rate of interest and no security.

Thus, the farmer and his wife would become interested, and before ten o'clock the next morning arrangements would be in progress for the loan.

To hurry things and to make it look easy to the farmer, the land agent, after making many inquiries as to the farmer's responsibility and prospects, and as to whether or not there was already a mortgage on the place, says: "Well, I have the money right here in my pocket."

So saying, he takes out a roll of large bills, and lets them all see it.

"By Jove!" remarks the book agent, "I wouldn't carry all that money around with me under any circumstances."

"Nor I," the farmer's wife would likely say.

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At last a blank note, which the book agent just happens to have in his possession, is filled out, making the amount two thousand dollars, due two years from date, with interest at whatever they have agreed upon, possibly five or five and a half per cent.

While the farmer is in the act of signing it, the land agent takes out his roll of money and, spreading it out in a pile, lets it remain there while he looks the note over and folds it ready to put in his pocket.

At this juncture the book agent, who in the meantime has been carefully scrutinizing the top bill on the pile of money, grabs the note out of the land agent's hand and, tearing it to pieces (or pretending to do so), cries out:

"You are a fraud! This money is counterfeit money, and you shan't cheat this innocent man out of his note."

Instantly the land agent grabs the pile of money and, thrusting it into his pocket, jumps to his feet and makes a demonstration, as if to attack the book man, who stuffs the torn pieces of note in his mouth, and chews them up.

Of course, the episode would cause great confusion and excitement, and extremely hard



"You're a Fraud! This Is Counterfeit Money!"

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feelings between the book agent and land agent.

The latter would naturally feel insulted, and express a desire and willingness to allow any banker to examine it, and then, producing the money, would attempt to show that the money was genuine.

The book man was equally certain that the bill that was lying on top of the pile was not genuine.

The land agent, apparently much excited and unnerved, would say to the farmer: "All I ask is to convince you that I am no swindler, and before I leave the neighborhood, and after our smart friend here, the book agent, has gone, perhaps we can do business. We will wait and see."

The farmer would, of course, feel very kindly toward the book agent for the great interest shown in his behalf, even though he may suspect that he was mistaken about the money being spurious.

The land agent now drives off, and the book agent remains with the farmer, and has in his pocket the latter's note of two thousand dollars, payable two years from date.

Instead of tearing and chewing up the real

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note, he had chewed up a fake note, which he had held in his hand all the time during the negotiations, and which was quickly shifted for the real note, and torn and chewed up.

This note, payable in two years, would be sent to the backer in Chicago, who would lay it away until a few days before it was due, when it would be sent to some bank for collection, with accumulated interest.

When the farmer entered a protest, through the bank, the backer would simply say: "I know nothing whatever about the matter; all I want is my money, and that I must have. I took the note in good faith, and unless the man's signature can be proven a forgery (which of course it could not), he must pay it, if he is worth it, and I guess he is."

A few weeks before the note came due, the backer would take the pains to get a special report through the mercantile agencies as to the farmer's financial credit standing.

All reports and communications pertaining to the matter were carefully kept on file, all of which could be used as evidence to prove the cautiousness, good faith and business-like methods of the Chicago man.

The two years given on the note would en-

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able the grafters to move a few miles distant and turn another trick, inasmuch as no noise had been made, and not the least suspicion would be created until the notes were sent on for collection two years later, thus giving the two men ample time to work the best part of the state.

Of course the backer would furnish all the cash necessary to defray expenses and to enable his two grafters to live well, and after the notes were collected and expenses deducted, the money left on hand would be divided equally between the three.

This, in my estimation, was one of the smoothest farmers' grafts of any of the many that I have investigated during the past thirty years.

Making the note payable in two years was a shrewd proposition, and one that no one but a wealthy man could have carried through.

The two years' time, during which no investigation would be made, thus allowing ample time to clean up the state, was a clever feature of the game, and in that respect was different from any other I ever heard of.

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CHAPTER XII.

The Barber Shop Graft—No Limit to Graft in Chicago Shop—No Use for Regular Patrons—Bearded Stranger with Tously Hair Their Graft—Sleeping Barbers—The Tall Barber with the “Gray Beard” Graft—How He Did It—Jealousy Among Barbers in This Shop—Every Patron a “Guy”—No Tips No Courtesy—A Ten-cent Tip More Appreciated Than a Dollar Job—Disrupting Rather Than Elevating Their Calling—Episode of a “Bum” Hair-cut.

In one of the largest and best known barber shops in Chicago there are perhaps twenty or twenty-five chairs.

Many years ago, before the city had such an enormous floating population, a man could visit this shop and be treated with due courtesy, even though his only requirement was a plain shave.

Not so in these days of hustle, bustle and competition.

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Now-a-days every barber in this immense shop is looking for a "sucker," or, as they call them, a "guy."

Little does he care for the regular every-day patron. No, indeed! He is on the lookout for a stranger, and, if possible, one who is well dressed and whose growth of hair and beard would indicate that he had just emerged from a few weeks' stay in the north woods.

Let such an individual appear on the scene, and every man in the shop is on his feet in an instant, all bowing and scraping and smiling blandly.

The tonsorial artist in whose chair this stranger finally becomes seated is a very poor grafter if he doesn't succeed in taking the victim "down the line," as they call it.

So long as the "poor devil" acquiesces in every suggestion made by the barber, and freely submits to the process of a hair cut, shampoo, singeing, hot-towel, massage, shaving, hair tonic, neck shaving, face lotion, the trimming of eyebrows, and various other extras, he may expect the most courteous treatment.

When finished, his bill of one dollar and seventy-five cents is presented, and if he leaves



He is on the Lookout for a Stranger.

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the shop without tipping the barber twenty-five cents for condescending to do his work, he is at once set down as a "cheap skate," and ever after known as such to every grafter in the shop.

Let us compare this victim's reception on the first day when he appeared in this shop, with the long beard and tously hair, and when every grafter not busy instantly sprang to his feet and humbly catered for his work, with his appearance the following morning, when this same man returned for his ordinary, every-day shave.

Every grafter in the shop who is not busy will be sitting on the foot rest in front of his chair, sound asleep. If they are not all asleep when he enters, they soon will be, because the moment he makes his appearance, some one of those who are busy will give the cue by a peculiar cough or hacking sound, that a "dead one" is entering, and instantly all are slumbering. Even the grafter who trimmed this "guy" the day before has no further use for him until he needs another run "down the line."

These barbers freely admit that they have no use for a man who calls for a shave only.

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Such a customer is very liable to prevent them from getting a "down the line guy."

A grafter, from some quarter of the globe, where the barber business had been run on a business basis, one morning applied for a job at this shop, and was instantly set to work.

That day he had eighteen straight shaves at fifteen cents each, and that evening, the manager discharged him, saying:

"We want grafters here," and declared that a barber who couldn't "cop out" a half dozen hair cuts and shampoos from eighteen shaves, whether they were needed or not, was no good.

One of the smoothest grafts in the barber business has been going on in this shop for many years, and was adopted and successfully carried on by a barber whose financial circumstances at the present time would enable him to snap his fingers at the proprietor or manager of any shop who would threaten his discharge.

About twenty years ago, this barber began educating his customers to the idea of wearing full beards.

He wore one himself, which he kept trimmed in up-to-date style, and advocated it, as a pro-

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tection against coughs, colds and throat troubles.

In no time he began to have a following, and before his brother barbers were half aware of what his "graft" was, he had secured a sufficient following to keep him busy from morning until night, every day of the week, trimming beards, cutting hair and shampooing.

Whenever a patron of the shop came to his chair for a shave only, he politely informed him that several men were waiting for his chair, and it would, therefore, be best for him to let one of the other barbers wait upon him.

Having manipulated matters so that he was almost constantly kept busy skimming off the cream and leaving the curd for his poor deluded fellow barbers, he found it an easy matter to more than double the receipts of any man in the shop.

He said nothing and "sawed wood," and I have been told that it was "many moons" before even the barbers working in the chairs next to him "tumbled," as it were, to his smooth little graft, because it was a graft, pure and simple; not that he in any way imposed upon his own patrons, but because he deceived

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and misled others, and forced his fellow workmen to play second fiddle.

When on a recent visit to this city I called at this shop, and the first man I met was this barber, busy, as usual, trimming "gray beards."

Although there was not a customer waiting in the shop, the moment I began removing my hat and overcoat, and he saw that I wanted a shave, he said, in his most polite and effusive manner:

"Johnston, I am very sorry, but I have four men waiting for me, but any one of these men will give you a fine shave."

After awakening the barber at the first empty chair, and taking a seat, I awaited my doom.

He glared savagely at me for a moment, and said: "Hair cut?"

"Do you think it needs it?" I asked.

"Well, it needs a little trimming around the edges, and ought to be washed."

"So?" I answered. "Strange—just had it cut and my head shampooed in Cleveland day before yesterday. Guess I'll let it go for another day. Just give me a shave now."

At this, he grabbed up a towel, and placing

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it over my shirt front, began stuffing it viciously down my neck.

"Why didn't you let your friend up there shave you? I saw you shake hands with him."

"Did you see that?" I asked.

"Why, yes, of course I saw it?"

"How could you," I inquired, "when you were sound asleep, and I had to awaken you to get you to shave me?"

As soon as he had finished lathering me, he brought out an old razor, with a blade as wide as a case knife, and began to rake me up one way and down the other.

"Now see here," I said, "you put away that old hoe and get out your best razor and give me as good a shave as you ever gave a man in this shop, or I'll get out of this chair and bump your head up against that mirror good and hard; now don't fool away any more time, for I mean business, and will do exactly as I say."

No man ever got down to business more quickly than he did, and from that on he was courtesy and politeness itself.

Before finishing the job he grew confidential, and I had no trouble in drawing him out as to his opinion of the tall man with whom I had just previously shaken hands, and who by

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this time had another gray beard in his chair, and I presume four others waiting.

Jealousy and contempt would not be words to sufficiently express this barber's feeling for the tall man, who had outfigured and outdone them all, mentally and financially.

He called him every bad name he could think of, and found great comfort in the knowledge that the younger generation wouldn't patronize him any more, as he had forgotten how to shave, and that scarcely a week passed that one or more of his old "gray beards" were not dying off, and that it was only a matter of time when the old grafter would be out of business.

To stand by and see the tall man raking in the coin, on a graft that had lasted, and held good for twenty years, and had made him a rich man, was surely enough to make less fortunate barbers turn green with envy.

It isn't altogether the system of graft that has demoralized the barber business in this shop, but the system of tipping, as well.

If they would charge twenty-five cents for a shave and forbid tips of all kinds, the patrons would be better satisfied, while the barber would be as well compensated.

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Relating these barber grafts reminds me of a little episode, and, if the reader will pardon me for digressing, I will relate it.

Fifteen years ago, while a resident of Chicago, I had a barber, whose name was Dick, at one of the leading shops, and to whom I endeavored to give all my work.

One day I had occasion to go on a week's trip to Kankakee, Illinois, and while there I had my hair cut, and it was about the worst hair cut I had ever seen.

On returning to the city I went to the barber shop the next day, and finding Dick, my barber, very busy, with three or four men waiting, I went down the line and took the chair of a barber by the name of Jones.

Quickly noticing my hair, he said:

"Great Caesar, Johnston, what a 'bum' hair cut! Where upon the face of the earth did you get that?"

"Why do you ask," I inquired; "what's the matter with it?"

"Well, Johnston," he went on, "that is absolutely the worst I ever saw. Who did it?"

"Why," said I, "who do you suppose did it? Dick, of course, and he told me it was the best job he had done in the shop for six weeks, and



Grabbed His Hat and Razor and Escaped.

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you know as well as I what Dick's reputation is as a barber. Just call Dick down here and see what he has to say for himself."

"No, no!" cried Jones; "you know how Dick is; he's a scrapper. Don't say a word. Let it go; let it go."

"But," I insisted, "I'll not stand for as bad a hair cut as you claim I have, and I'm going after Dick good and hard."

"Oh, well," said Jones, "It isn't so awful bad. To tell you the truth, I was just joking about it. The hair cut is all right."

When ready to leave the shop, I said:

"I am not quite satisfied with this hair cut, and——"

"But," he interrupted, "don't say a word to Dick; he'll half kill me if you do."

"Well," I insisted, "I shall speak to him about it anyhow."

As I came to Dick's chair, on my way out, I stopped, and removing my hat called his attention to my bad hair cut, and while he was inspecting it, I hurriedly told him the story of how Jones had condemned it, and that I had made him take it all back by telling him that it was he, Dick, who did the job.

Quickly taking in the situation Dick started

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toward Jones's chair, when the latter grabbed his hat and razor and escaped through the rear end of the shop at a quarter-horse gait, and didn't return until some of the other barbers saw him and explained the joke to him.

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CHAPTER XIII.

The Hotel Graft—Another Fake Envelope Proposition—The Grafter a Guest of Four Hotels at Once—Hotel Men Duped—Two Hundred Dollars in Three Days—How He Did It—The Stock Drover's Graft—Securing Farmers' Signatures His Specialty—How He Secured Them—How He Made Use of Them.

Another very smooth fake envelope graft, which was intended for, and worked, almost exclusively, on hotel men, was that of a well-dressed, up-to-date young man, who affected the all around sporting man.

A few days prior to my arrival at one of the leading hotels in a town of fifteen thousand inhabitants in Southern Indiana, a handsome, well-dressed and well-educated young man had registered at this hotel, and after remaining two or three days, had disappeared, after which it was discovered that he had not only swindled this landlord, but every other leading hotel man in the town as well.

There was but one landlord out of the lot

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who, after it was all over, was able to explain just how the "trick was turned."

This young grafter would call at every prominent hotel in town, and after registering and securing a room, would look about for a moment and say to the landlord, clerk, and whoever else might be in the office, "Let's go take a drink." And being a most jovial sort of fellow, and an interesting story teller, would very soon have every one present interested in him.

He carried no baggage whatever, and that the landlord would feel easy and not be likely to demand pay in advance, the grafter would at once flash a large roll of bills and show a disposition to be very liberal.

Some time during the day, and at a time when the landlord was in the office, the grafter would step up to the counter, and removing a newspaper and a large envelope from his pocket, would spread the paper upon the counter, and taking a roll of bills from his pocket would say:

"Landlord, I am going to leave five hundred dollars with you to put in the safe, and I want you to help me count out the amount," which it so happened, left him just a five dollar bill, and which he put into his vest pocket, saying:

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"Five dollars will be all I need for the present."

With this he would put the five hundred dollars into an envelope, right before the face and eyes of the landlord, and after sealing it and writing his name and the amount on the envelope, would carelessly and in a perfectly natural way, raise up one corner of the newspaper, place the envelope, ink side up, under it, and spread the paper over it as if using it for a blotter.

After pressing it down a moment he would reach under the paper, and bringing forth a large envelope, would hand it to the landlord and say:

"Just put it in the safe."

Then, as if desirous of saving his newspaper, he would, while picking it up, skilfully fold it and place it back into his pocket, after which he would again ask the landlord to take a drink, thus enabling him to spend a part of his five dollars, and at the same time prove that he was a profitable man to have around.

He kept his baggage at a small hotel near the depot, where it would be convenient, after finishing the town, to easily board a train.

He frequented every hotel where he had

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registered, was on hand at every one of them at meal time, and littered up the room, soiled towels and disarranged the bedclothes and pillows in all of them.

The second day after having left the envelope with the landlord he would wait until he found him in the office, when he would come rushing up to the counter, all out of breath, and stating that he was in a hurry, would say:

"Landlord, give me twenty-five dollars out of the drawer and I'll be back in a half hour and pay you back."

When the landlord would go to the money drawer the grafter would get as close to him as possible, and if he was able to see that there was considerable money in the till he would say: "Make it fifty, landlord; I think I've a chance to 'kill a rabbit,' " meaning, of course, that he was about to sit in a poker game, or at least had something up his sleeve.

When he had landed one hotel man he would go to the next, and so on until he had finished the town.

One of the landlords of this town he had asked for fifty dollars, and then said make it seventy-five, which he got very easily. Two

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others he had gotten fifty dollars from and another twenty-five.

Four victims in all from whom he had secured a total of just two hundred dollars in less than three days. He hadn't spent a cent for hotel bills, and probably hadn't spent ten dollars in the town.

As soon as the grafter had disappeared the landlord of the hotel where I was stopping began to scratch his head and think, and the more he thought about it the more convinced he was that he had been bunkoed.

To try and get some information about the young man the landlord made a few inquiries here and there and soon learned that he had been stopping at one of the other hotels. This report, of course, caused him to investigate further, and it was soon discovered that he had stopped with three others, all of whom had been fleeced.

On opening their envelopes the contents were found to be brown paper.

My landlord took the matter philosophically and easily explained just how it was managed, as it was then perfectly plain to him, when he came to think about the newspaper, etc.

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The young grafter had prepared the fake envelope and had written his name and the amount of money in it and placed it in one of the folds of the newspaper in such a way that when he took the paper from his pocket and spread it out upon the counter the fake envelope was under it, and when the grafter had placed the money package under the newspaper, to blot the fresh ink, all he had to do, when reaching for it, was to bring forth the fake envelope instead, and hand it to the landlord, after which he would, while picking up his newspaper, skillfully fold it around the money package and put both in his pocket.

At the rate this grafter worked in this town he was good for from four to five hundred dollars per week, and splendid prospects for getting into the penitentiary.

* * * * *

The receipt graft was another of those schemes to procure the signatures of wealthy farmers.

This graft was worked successfully by a large, rough looking man of over fifty years of age, whose personal appearance was that of the typical stock buyer. Uncouth in manner, face and hands unwashed, thoroughly well posted

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in stock of all kinds, he was ever ready to do business with every farmer which whom he came in contact whose note for one thousand dollars was considered good.

With an old horse and buggy he would travel among the wealthiest stock raisers, and being well posted, would find no trouble in purchasing from one to a half dozen head of cattle from almost any one who had marketable stock.

When making a deal it was always with the understanding that the farmer was to deliver the stock on hoof to the nearest shipping point, but not to do so until notified by the drover upon what day to deliver them.

Then to bind the bargain the drover would say: "Now, if you will step into the house where we can get some writing paper, so you can give me a receipt for it, I will pay you enough down to bind the bargain, and on the day you deliver them I shall be there to pay the balance in full."

Entering the house, the farmer would find a piece of paper upon which the drover would write out, with a fountain pen, a receipt for the amount paid as a deposit, after which he would,

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in a thoughtless way, put the fountain pen and holder back into his vest pocket.

Then handing the written receipt for the farmer to inspect would say, "Just sign it right there at the bottom."

If the farmer happened to have a pen and ink of his own, well and good; if, however, he should say, "Just let me take your pen, please," all right; the drover, reaching to his vest pocket would bring forth a fountain pen with which the farmer would sign his name.

In about a year the farmer would receive notice from the leading bank of the nearest town that they held a note against him for collection for one thousand dollars.

Calling at the bank he would be shown the note, and would be obliged to admit that it was his signature, but the question was, how, when and where could he have signed it?

The note would be dated back two years, with interest as high as the laws of the state would allow, therefore the farmer could have his choice of two things; pay about eleven hundred and fifty dollars, principal and interest, or fight a law suit with slim chances of winning.

Like the two thousand dollar note graft, the

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drover had an accomplice who stood high in the business world and who attended to the collecting end of the deal.

After scouring the country well and selecting only the cream, the stock dealer would depart to other ports.

This grafter's fine work was done by the use of two fountain pens.

The one with which he wrote the body of the receipt, was filled with an ink that within six weeks would evaporate and leave the paper upon which it was written as bare and clean as though it never had been touched.

After writing the body of the receipt, it will be remembered, the drover put the pen and holder back into his pocket as if he had only carelessly done so.

When the farmer asked for his pen, he simply reached to the other vest pocket and produced a fountain pen with the holder filled with genuine ink.

As soon as the fake ink would evaporate, leaving the farmer's name perfectly plain and distinct, a regular promissory note for one thousand dollars would be drawn up, dating it about a year back, and making it come due a year hence.

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Even though the farmer should deny that he ever signed it, yet his signature is there, and its genuineness could easily be established by handwriting experts; therefore there was nothing left for him to do but pay up and shut up.

The only commendable feature of this scoundrel's graft was, that although he could have as well made the note read three, five or ten thousand dollars as one thousand, yet he did have soul enough, and feeling enough, to draw the line, in every case, at one thousand dollars.

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CHAPTER XIV.

The Gold Brick—Very Old, but Always Successful—The “High Mark” and the “Rummy” Very Friendly—The Mysterious Indian—Gold Brick Found Buried—How It Was Discovered—Hidden in the Wheat Bin—A Trip to the State Capitol—A Search for an Assayer—The Assayer’s Favorable Opinion—The Return Home—An Important Telegram—The Deal Closed—The Trick Turned for Seven Thousand Dollars in Cash.

The old time “gold brick scheme,” although familiar in name to almost every person who reads newspapers, or in any way pretends to keep up with the times, is, nevertheless, a game of which few people have the vaguest idea of its inside workings.

Even men who have been bunkoed out of thousands of dollars by a gang of these sharpers were afterwards unable to understand or explain every phase of the play.

Men engaged in this risky work are, to begin with, careful, conservative, long-headed and educated men; in fact they are just the class of

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men who, one would suppose, would keep clear of such dangerous and atrocious work.

In my investigations of all sorts of grafts and bunko schemes, it was many years before I was able to understand how it could be possible to sell an intelligent farmer a gold brick for from thirty-five hundred to seven thousand dollars.

A man might stop at the same hotel with one or a dozen of these confidence men for six months and never for a moment suspect what was their business; nor would he even suspect that they were in any way interested in each other.

Always supplied with an abundance of money, dressed in the height of fashion, educated, refined and cultured, they were able to disarm one of any possible suspicion, and for that reason were the more dangerous.

Even while working up a gold brick job no two of them were ever seen together.

Nothing would ever be known of them or their work until some farmer had been swindled out of several thousand dollars.

The newspapers were, of course, unable to give but a vague account of the affair because

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of the farmer's inability to explain how he had been duped.

Then again, there is not one in ten of these cases where the farmer's pride would let it be known when he had been gold-bricked.

For these reason the gold brick men, of all confidence men, would naturally be the hardest to meet, and the most difficult from whom to get inside information.

Only for the fact that I incidentally discovered that a man whom I had always known was in the gold brick business, and had been for years, unknown to me, or any others of his townsmen, I am sure I never should have been able to fathom the mysteries of the game.

The reader will recall my story of the young man formerly from the town near where I was raised, which I designated as "The Society Man's Graft," Chapter IV.

This grafter had a brother younger than he and who had been given a college education.

Having a naturally good physique, he developed into a magnificent specimen of manhood. When twenty-four years of age he weighed two hundred and thirty pounds, handsome, well proportioned and a fluent talker, with the vocabulary of a college professor.

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His first start in life, after leaving college, was to engage with a large St. Louis tobacco house as a traveling salesman.

While on the road he began playing poker, and eventually neglected his business to engage in the game.

Later on he began frequenting regular gambling houses when visiting the larger cities.

This brought him in contact with the sporting element, and in no time he lost his position, and being without funds or influence to procure another, his only recourse was to openly become a gambler.

For many years I supposed, as did many others of his old townsmen, that he had turned out to be an all around sport; a frequenter of race tracks, a better on base ball games, pugilistic encounters, etc.

In this, however, we were all mistaken.

While I was in the jewelry business in Chicago he made frequent calls at my store and purchased from me a very fine watch and three or four diamonds on different occasions.

On one of his visits he was accompanied by a bright looking fellow with whom I happened to have a few moments' private conversation,

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when I asked which direction they were going next.

He said that they had plans all laid for a job up in Wisconsin.

I then asked:

"What are you fellows working now?"

"Gold brick," he replied.

I then said: "Charlie has been working the gold brick game a long time, hasn't he?"

"Yes," said he, "and he is one of the finest in the country, and has, no doubt, turned the trick for bigger money than any other gold brick man in the world."

A few moments later I invited Charlie, as I always did, into my private office, and surprising him with my knowledge of his business, was no time in getting from him the story of his life from the time he left college; also the inside working of the gold brick graft, all of which was very interesting.

In the first place, as he explained, he and his gang, of which he was considered the head, never played for small stakes, seven thousand dollars being the maximum and five thousand the minimum.

They had three different plans for "putting

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up the job," one of which he explained in detail as being very successful.

The first step taken was to locate their man, and this required skillful, careful work on the part of the advance man, or first man on the ground.

When a substantial farmer with plenty of property, a good bank account, or at least a good credit standing at the bank, had been located, the "High Mark," as the head man was called, would visit the locality, and calling upon the farmer or "Rummy," as he was known to the gang, would explain that he was a retired business man from Massachusetts, and was just looking around, principally for a little rest and recreation, and with a possible view to eventually buying a small farm upon which to spend his remaining days.

The last trick they had turned, prior to this visit to Chicago, was in Southern Ohio, and was as follows:

Charlie, as "High Mark," called upon a farmer who had been carefully selected by the advance man.

After giving the above explanation as to what brought him there, he made inquiries as

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to whether or not there was any kind of good hunting in that section of the country.

When informed that there was excellent squirrel hunting, and that the season was then open, he became very enthusiastic, and asked the farmer if he ever hunted much.

The reply was that he scarcely ever did, principally for the reason that he had a poor gun and was not much experienced as a hunter.

"Now see here," said the grafter, "I have, at my hotel down town, three or four fine guns, plenty of ammunition, and money enough in my pocket to pay the bills for a couple or three weeks, and I want to have a little fun.

"If you will give me board and lodging for a week or two I'll bring out my guns and will pay you twenty or twenty-five dollars a week, with the understanding that you are to give up your personal time to go out with me, and we will have a great time; what do you say?"

Making an agreement of this kind, the following day the grafter returns, bag and baggage, to the farmer's home.

The first day they went to the woods for the purpose of erecting a blind under which to hide

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while waiting under the oak and hickory trees for the squirrels to appear.

After the blind was finished the grafter hinted that he had a bottle of "good stuff" in his pocket, and producing a quart bottle of choice wine and whiskey mixed, took a drink himself and passed it to the farmer, who also took a social smile.

Then, to make the blind more attractive, he hid the bottle under a log, remarking that it would come in good play hereafter.

Being a good shot and an experienced sportsman, the grafter's success in bringing down a fine mess of squirrels every morning, when they went out, made things doubly interesting, besides a swig from the bottle livened things generally and created a good appetite for breakfast.

After the "High Mark" had established himself in the good graces of the farmer and his family, one of his pals appeared in his role.

This accomplice was a full blood Indian who had been educated by the United States government.

He had joined the gang in the west and had been with them for several years, and as Charlie explained, was a shrewd, foxy fellow, quick

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to detect a weak point in the game, and equally as quick to appreciate a strong point.

On going to the blind one morning, and while quietly waiting for game, the grafter happened to notice, a short distance away, and on the opposite side of the fence, a man who seemed to be digging a hole in the ground.

He immediately called the farmer's attention to the discovery, and with much curiosity both watched the outcome.

When the man had dug a hole about two or three feet deep he picked up a chunk of some kind and placing it in the hole, covered it up; after which he scattered the little surplus dirt broadcast, and then carefully covered the top with pieces of sod, and very carefully pressed it down that it might not have the appearance of ever having been removed.

Of course, during all this performance, Mr. "Grafter" and Mr. "Rummy" were fairly staring their eyes out and speculating in their minds what in the name of common sense the fellow could be doing, and where he came from.

When having finished filling up the hole the man cautiously looked around for a moment, then taking his shovel to a clump of bushes carefully hid it, and then climbing the fence,



With Much Curiosity Both Watched the Outcome.

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started back through the woods, near enough to the blind to enable the grafter and the farmer to discover that he was an Indian in full buckskin suit.

As he passed out of sight the men discussed the meaning of it all, and finally, when satisfied that the Indian was safely out of the way, the grafter suggested an investigation.

The farmer, overflownig with curiosity, was only too ready to look into the matter, and the two started for the place.

Of course the first thing to do was to procure the shovel and dig until whatever the man had placed there was found.

This they did, and very soon came upon a hard substance wrapped in a gunnysack.

When opened up, what had they found but an immense chunk of gold.

Gold it must be, otherwise the man wouldn't spend his time hiding it away.

Now that they had such a prize in their possession, what course should they pursue?

Their great wonderment was, who was the Indian, and how he came by the gold, and yet, as possession was nine points in law, what difference should it make to them after all?

To be sure, the upright, honest thing to do

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would be to report the case to the authorities and turn the gold over to them, but as neither the grafter nor the farmer suggested such a course, some other disposition of the chunk of gold had to be made.

After first one suggestion and then another, the grafter proposed to remove it to the farmer's barn and there bury it in the wheat bin, and let it remain until they should decide what to do further.

Here Charlie explained to me that never under any circumstances would he call it a gold brick; but would always refer to it as a chunk of gold when speaking of it to the farmer.

The wheat bin suggestion was decided upon, and after filling up the hole and placing the shovel where it had been found, the gold was carried to the barn and carefully concealed underneath three feet of wheat.

Now came the question of what to do next.

The farmer's greatest anxiety was to be certain that it was really gold.

The grafter felt certain in his own mind that it could be nothing else but gold, yet he thought it best to try, in some way, to have it

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tested, and wondered how that could best be done.

At last the farmer suggested just what the grafter had been waiting and wishing for, that they look up an assayer (provided it could be done with safety), and let him test it.

The grafter declared that it would be perfectly safe, and proposed that they hitch up the next day and drive to the town where the farmer did his marketing, leave the team at a livery barn, and together go to Columbus by train, look up an assayer, have the material tested, and return on the afternoon train.

This they did, and on alighting from the train at Columbus they started up town, and very soon met an intelligent looking man (one of the gang, of course). Stepping up to him, in a business-like way, the "High Mark" asked if he could tell him whether or not there was an assayer's office in the city.

"Oh, yes," said the man, and instantly directed them to a certain building and told them they would have to climb several flights of stairs, as the assayer's office was on the top floor.

All this looked natural and plausible enough, and when they reached the top floor of the

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building, sure enough there they found a sign over one of the doors which read: "U. S. Assayer's Office."

Entering the office, a fine looking, intelligent appearing man (also another member of the gang), in shirt sleeves, no collar, and wearing a duck apron, came from another room and greeted them pleasantly.

"Could we have a piece of metal tested?" asked the grafter.

"To be sure," said the assayer.

"Can you positively tell whether or not it is gold?" was the next question.

"Why not?" asked the assayer; "why should I be here if I were not able to tell that?"

"Now," said the grafter, producing the chunk of metal, "I wish you would first show us how you test metals, that we may have a thorough knowledge of how it is done, and then test this in our presence, and whatever your charges are we will pay."

"Very well," said the assayer. "Now to give you a demonstration, I will produce three or four pieces of brass and copper, then a piece of gold that is of such low karat that it will not stand the test; after which I will test pieces of gold that will stand it." And picking up a bot-

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tle of acid, said: "Here is some acid that nothing but pure gold can stand."

So saying he picked up a piece of brass, and placing a drop of the acid upon it let the two strangers see how quickly it began to boil and turn green, then trying a piece of copper with the same results he gave a piece of low karat gold a test, which also turned green.

Now, picking up the chunk brought by the strangers he placed a drop of the acid on it without phasing it in the least, and said:

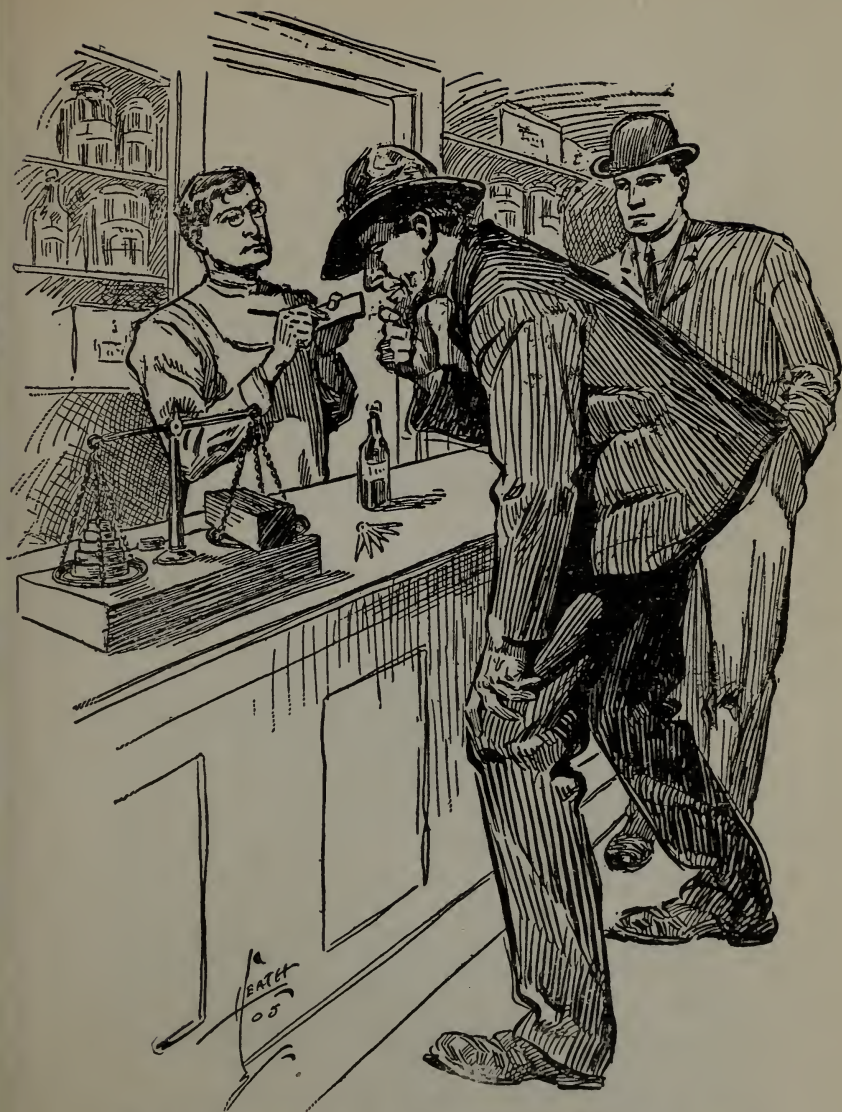
"Now we have tested the outside, suppose we drill into it and see what there is on the inside." So saying he produced a small drill, and after drilling into the metal an inch or two, and filling up the hole with acid, which did not in the least affect it, remarked:

"Gentlemen, you needn't worry about this; it's all right."

"What is the value of that chunk?" asked the "High Mark."

"I can tell by putting the needles to it and weighing it," said the assayer, and after doing so and placing it on the scales and figuring a moment, said:

"That chunk of gold is worth a little over sixteen thousand dollars in cash."



"That Chunk of Gold Is Worth a Little Over \$16,000 in Cash."

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"How much do we owe you?" asked the farmer, excitedly.

"Oh, about fifty cents," the accommodating assayer replied. "We never charge much for information."

Thanking him for his trouble and kindness, the "Grafter" and "Rummy" placed the gold bar (as the assayer had taught them to say) in the bag and started off.

Both were delighted with their find and returned to the farmer's home in high spirits, where they again buried the bold bar in the wheat bin.

In the estimation of the grafter the most feasible way to dispose of the gold brick was for one of them to go alone to some large city and have the bar melted and made into several bars, and then dispose of them to different dealers, and hinted that he would be willing to do it.

His idea was that two men together would be likely to create some suspicion, and explained that to offer it for sale was different than calling upon an assayer for mere information.

This suggestion was, of course, intended to

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make the farmer suspect that his partner was working a scheme to beat him out of his half of the gold.

The following morning a telegraph messenger came to the farmer's house with a telegram for the grafter which read:

"Mother very sick, given up to die. Come immediately.

"(Signed) Mary."

Half beside himself, the grafter showed the telegram to the farmer, and calling him to one side, said:

"Now see here, I haven't the money to buy your half of the gold bar, and I haven't time to wait to have it melted and divided, so I'll tell you what I'll do. If you will give me seven thousand five hundred dollars you can have my half."

Naturally the farmer hesitated, if for no other reason than to get a better deal, whereupon the grafter showed him that by accepting his offer he would be getting five hundred dollars the best of the bargain.

Finally the farmer said:

"Well, I'll tell you what I'll do. If I can raise two thousand dollars more than I have

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on hand and in the bank, I'll give you seven thousand dollars cash for your share."

"All right," agrees the grafter, "so I'll pack up my baggage and you take me to town and settle with me, and I'll start for Massachusetts on the first train for the east."

The cash was, of course, forthcoming, and would have been had the farmer been obliged to mortgage his farm.

During the grafter's stay with the farmer, as prearranged, the Indian had called at the farmer's home every night with letters, which he had left at a given place, under the porch, and took from the same place, letters from the "High Mark" to be mailed to different members of the gang, thus keeping in perfect touch with each other from the first to the last day.

When through with this interesting story I asked Charlie what average of failures they met with in such a wonderfully strong play.

He said that something would turn up to spoil about one in every five or six jobs.

When asked if he had lost all feeling of conscience, he declared that he believed he was as sympathetic and as tender hearted as any living man in all cases except in that of selling a gold brick, and when it came to that, realizing

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that he was dealing with a rich man, and one who was as avaricious as he was, he had no feeling for him whatever, and aside from the satisfaction of making a bunch of money, he delighted in seeing the greedy old wolf get bunkoed.

"Now, Charlie," said I, "suppose I should step into another room and call up the chief of police, or some detective agency, and turn you over to them, what would be the outcome?"

"Well," said he, "I haven't given you the name of any one we have bunkoed, and as none of the 'Rummys' have kicked or made any kind of squeal, what could they do to me? I'd simply say that I had lied to you, and that would end it."

A small piece had been taken out of the brass or copper brick, and a sufficiently large piece of gold inserted upon which to enable the supposed assayer to place his acid for the test.

Of course, with the exception of this small piece of pure gold, the whole brick was of nothing more or less than brass or copper.

It will be remembered that the Indian, instead of burying the metal in the timbered lot where the men were hunting, had buried it

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on the opposite side of the fence, and on land owned by some one else besides the farmer.

The idea was not to give the farmer a chance to claim the whole of the chunk of gold, on the ground that it was found upon his property.

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CHAPTER XV.

The Magazine Graft—A Fifty Dollar Premium Given With a Five Dollar Subscription—The Graft All His—The Grafter Brought to a Round Turn—A Short Lecture and a Promise to Reform—The Formula Graft—How it is Advertised—Something Free Catches the Unwary—Another Double Cross—The Hairdresser's Graft—The German and His Poor English—The English Patron and Her Poor German.

One morning, since beginning these grafter stories, and while busily writing, the maid announced that a man, taking orders for a weekly magazine, was at the side door and wished to see the lady of the house.

Before Mrs. Johnston had time to decline to see him, I said: "Show him in."

As I was in the library, and Mrs. Johnston in the sitting room, I got up and partially closed the slide door between us, and said:

"You let him canvass you, while I listen and see what kind of a worker he is."

He made a proposition to send the magazine

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every week for a year for ten cents a week, fifty cents of which must be paid to him, cash in advance.

After making a very rapid canvass on the magazine he produced a Haviland china plate, and said:

"As a special inducement to get subscribers we send as a premium, within three days from the time you subscribe, an eighty-eight piece set of this Limoges."

"How can your firm afford to send a fifty-dollar set of dishes with a five dollar and fifty cent subscription?"

To this question he had a ready answer, and explained that the publishers had received two hundred thousand dollars' worth of advertising contracts and had indiscreetly given a sworn statement to the advertisers that the paper had a paid-up circulation of over three hundred and fifty thousand copies per week, whereas the facts were it only had a paid circulation of about two hundred and fifty thousand, and in order to increase its circulation rapidly and avoid exposure they were making this wonderful offer.

"But," said Mrs. Johnston, "what security have I for my money, or in other words, what

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evidence have I that the dishes, or even the magazine, will ever be delivered to me?"

"Why," said he, "I will give you a receipt for your fifty cents."

"Signed by whom?" asked Mrs. Johnston.

"By me," he replied.

"But how do I know you are responsible?" was the next query. "Let me see your blank form of receipt."

On looking it over carefully, she said:

"How does it happen that your publishing house name doesn't appear on this receipt anywhere? It seems very strange that you should be out collecting money for a large concern and giving your personal receipt for moneys paid in. How does this happen, and how would I know whom to address in case the dishes failed to arrive as you promise? Not even your home address is given here."

"But," said he, "every one knows this firm."

"No; not every one," said Mrs. Johnston. "I am a constant reader of magazines and newspapers, and yet I never heard of such a firm, and I dare say there are many others who are perfectly ignorant of its existence."

At this juncture I pushed open the library door and appeared on the scene.

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He was somewhat flustered and seemed a trifle nervous.

After passing the time of day, I said: "Let's see, what is your name?"

"Mr. _____," he replied.

"And where is your home, Mr. _____?"

"Pittsburg," he answered.

"Well now, Mr. _____," said I, "you evidently have a pretty smooth little graft here, and I guess it's all your own, too, isn't it?"

"It depends," he coolly replied, "what you call a graft, sir."

X "What I call a graft," I answered, "is anything where a man resorts to trickery and deception to inveigle people into patronizing him, and then very likely gives them nothing for their money."

"But," he argued, "how can this be a graft if we send them the magazine and in addition the dishes?"

"If," I put in, "but you don't, and you know it; you have already admitted that the publishers of your magazine are perjurers, that they swore to a falsehood, and therefore committed a penitentiary offense in an effort to swindle advertisers."



"Let's See, What Is Your Name?"

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At this he began to "hedge" a little, and after clearing his throat a moment, said:

"Well, I didn't mean that they had sworn to it. I meant that they had merely made false statements."

"Young man," said I, "I am just at present engaged in writing a story for a Chicago publishing house, entitled 'Grafters I Have Met,' therefore you can imagine that I have met a few in my day, and perhaps you would like to contribute a chapter to my story. Anyhow, if you don't object, I'll write it up, because I think the public should be enlightened on these innocent little fifty cent grafts. And now," said I, "let's get down to business and dissect this proposition of yours, and see what it really looks like."

So saying I began firing questions at him and demanding prompt replies, and when, in a few moments I said, "young man, you come right out flat-footed and make a clean breast of it by acknowledging that this is a graft of your own, and that no publishers are interested in it, or I shall instantly phone for the police patrol and have you locked up."

He became so confused that he got badly

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mixed in his conversation and was talking at random when I interrupted with:

"How long have you been in this business and what were you previously engaged in?"

Seemingly coming to his senses, he said:

"This is my first town in this work."

"You mean this 'graft,' " I put in.

"Well, yes, 'graft,' " he continued, "and it has been paying so well that I have simply nerved myself and have stuck to it, although I am in constant fear of getting into trouble."

He had confined his canvassing to both the middle and better class of citizens, and had experienced no trouble in finding plenty of victims among them.

All were anxious to get fifty dollars worth of dishes for five dollars and fifty cents, with fifty cents cash down, and ten cents per week, for the balance.

As an inducement for the full amount of the subscription in advance, he would deduct twenty cents, and had frequently made the full collection in advance.

By this time he had quieted down and become confidential, and was ready to "throw down the bars" and tell all he knew.

He had been in college for some time, and

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being extremely anxious to go through, possessing no funds, and having no income or resources, he set to work to hit upon something by which he could make money rapidly, and had thought out this scheme.

He said that it didn't matter what magazine he introduced, one was as good as another, that the "suckers" bit on the china proposition, swallowed hook, bait, cork and line.

He declared that Mrs. Johnston was the first person in this city to critically investigate his proposition, and suggested that she, too, would probably have passed it by had I not been engaged in writing up graft stories.

When I asked him what he proposed to make of himself after getting an education, he said that his preference would be civil engineering, and in a half sheepish way, smilingly remarked that his sister was very anxious that he should be a preacher.

When he had finished his story, I said:

"Young man, as a law abiding citizen of the city of Cleveland, I ought to have you placed under arrest, and your case given publicity in every paper in the city.

"However," I continued, "inasmuch as you are a young man and just starting out in this

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infamous work, I am doubtful about that being the proper course to pursue, especially if you are in any way inclined to drop this graft and engage in something legitimate."

I then pointed out to him the many instances of men who had engaged in different grafts, all of whom had come to a bad ending, and suggested several different kinds of business that a man of his caliber could engage in and make more money, twice over, in the end, than he would ever make with any sort of graft scheme, and too, would always be able to look the world squarely in the face and have no troubled sleeps at night.

He listened attentively to my little lecture, and said:

"I believe every word you have told me, and I promise you right now never to solicit another subscription for this thieving business, and to prove to you that I shall leave here tonight for Pittsburg, where I have a good mother and sister living, I shall write you a postal card from there tomorrow if you will give me your name and address (which he did), and also promise to consider and possibly adopt as a business some of the several suggestions I had offered.

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* * * * *

Years ago a man in a small country town in Michigan began extensively advertising to give away absolutely free to any person, for the mere asking, the formula for making one of the greatest remedies known to science for curing a dozen or more chronic diseases.

Of course anything that is free always catches the people, and letters came pouring in from all quarters.

The inexperienced, unsophisticated man could not imagine that the very advertisement which he himself had read, offering the formula, had cost the man who made the offers hundreds of dollars for a single insertion in that particular paper.

Any reasonable minded man who ever stops to think for one moment, would at once ask himself how such a very large advertisement could be paid for by a man who had absolutely nothing to sell, and was only interested in giving away to the dear public, positively free, something of inestimable value.

But, as it costs nothing, why not send for it? argued those whose afflictions came under the category of diseases mentioned in the advertisement.

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Every letter was properly answered, and highly valued by this grafter, and carefully filed away for future reference and use.

In a few weeks, after the first lot of letters had been answered, he began receiving letters from almost every person to whom he had sent the formula, complaining that there was one ingredient in the prescription which none of their druggists could fill, or knew anything about, and would he please advise them what to do, as they were very anxious to go ahead and give the remedy a trial.

In reply to these letters, he would explain that he was aware that there was one ingredient that was very rare, and hard to get, as it had to be imported from South Americá, and, while advising them to try one or two more druggists and expressing surprise that at least some of them didn't carry it, would wind up his letter by casually remarking that a druggist in the town of ———, Michigan, had kept it on hand for years, at which place it could be found, if nowhere else.

Of course, he was too shrewd a man to state what its cost would be, or to indicate in any way the slightest interest in the matter.

Within a few weeks our grafter's accom-

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plice in the Michigan town began receiving letters galore, asking if he could supply the ingredient, and if so, what would be the cost.

As the grafter kept on advertising, not in one, but in several different periodicals, year in and year out, and "suckers" kept biting, it was not long until his silent partner in the other town was sending out the rare ingredients in packages, not by the hundred, but by the thousand, every day of the week.

While it appears that no laws on the statute books could reach his case, yet it seems that one should be made to apply to this particular phase of robbing the public.

The last visit I made to this town a few years ago, these grafters were still raking in the cash, and I have frequently seen their ad. in different papers since. Moral:—Don't be foolish enough to expect something for nothing.

* * * * *

Among my acquaintances is a government official, who, in company with his wife, travels all over the United States.

A short time ago, this couple made me a call, and when told of the subject upon which I was writing, he said to his wife: "You had better

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relate to Mr. Johnson your experience with the German hair dresser in New York not long since," which she did.

Upon calling at the hairdressing establishment, she was immediately ushered into a booth and placed in the hands of a German, whose wretched English she could not understand, nor could she make him comprehend a word she uttered.

While washing and cleaning her hair, he kept chattering in broken English and German, apparently making this suggestion and that, and working all the while like a trooper.

She explained to him, or tried to, right in the beginning that all she wanted was a shampoo and a plain, ordinary hair-dressing.

All he attempted to do or say in reply was: "Oh, Yah, yah; ich versteh." And then kept jabbering away in his mixed German and English.

After having finished the shampoo, he turned on the electric fan, which was a necessary adjunct for drying the hair, and at the same time for getting it tangled in such a manner that it would be necessary to drag out a fair portion of it when straightening it out.

He then began combing it, when she at once

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observed that, unlike any other hair dressers she had ever patronized, he was combing it in such a manner that each time he pulled the comb through her hair, he managed to add a few more tangles, until at last he was raking out her hair by the combful.

When she protested, he said:

"Oh, yah, yah; das ist alle recht."

And kept on raking it out, and piling it in a bunch on the stand in front of her.

When later on she pointed to the hair on the stand and again protested, he purposely misunderstood her and, pretending to think that she referred to the quality of the hair, said:

"Das ist schön; yah, sehr schön."

Then kept right on with his digging, raking and piling up of loose hair.

Finally, at the proper time (despite the fact that she had endeavored to explain that all she wanted was a plain hair dressing, together with a shampoo, to cost possibly seventy-five cents), he proceeded to give her a marcelline wave (whatever that is), and a German hair-dressing, with tonics and other extras.

All this time she was protesting, and while doing so, he would invariably blandly smile, and say:



"Oh, Yah, Yah, Das Ist Alle Recht."

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"Yah, yah, das ist alle recht."

Upon completing the job, he was able to write, in very good English, and presented a bill for five dollars and fifty cents.

Of course she was indignant and highly incensed, and made no effort to conceal her displeasure at such outrageous treatment, whereupon the German, as if still misunderstanding her, rubbed his hands with enthusiasm, and, with a broad smile, said:

"Es ist sehr gut; es ist reizend."

When ready to leave the booth, she again noticed the bunch of hair lying on the stand, and, seized with the notion that robbing her of a portion of her hair was another phase of the graft, she instantly picked up the entire bunch and, placing it in her hand satchel, remarked:

"You have robbed me, and you shall not manufacture any switches or portions of them from my hair."

In his disappointment, the hair dresser forgot himself and protested vigorously, in as good English as one would care to hear.

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CHAPTER XVI.

The Hay Fork Graft—Farmers Made Sub-agents—Forks Delivered to Sub-agents as a Consideration—The Grafter a Good “Mixer” and Money Spender—Victims Easy to Get—The Combination Note and Contract—How It Was Constructed.

When I was twenty years of age, and while engaged in the fire insurance business at Clyde, Ohio, there one day came to the place a handsome, well dressed, young man, about twenty-three years of age, and put up at the Nichols House, where I was also stopping.

He was establishing agencies among the farmers for the sale of a horse hay fork, to be used in the unloading of hay from the wagon to the mow or stack, as the case may be, with a horse instead of by pitch forks.

His method was, as he took pains to explain, the appointing of farmers as his sub-agents, and sell them a dozen of the forks outright, for which, if necessary, he would take their notes, payable six months from date.

He spent three or four days reconnoitering

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before visiting the farmers, but when he at last started out, he did a lively business.

In order to make his territory last the longer, he allotted usually one, never more than two townships to each agent.

He traveled with the finest carriage and pair of horses which he could procure in the town, and for several days in succession reported the appointment of one agent a day, with the sale to each one of one dozen of the hay forks.

He had plenty of money, was thoroughly up to date, very sociable, and a good "mixer."

Very shortly, all the boys in town were his friends, and in no time many of them were regretting having introduced him into their set of girls, as his curly locks and winning ways were capturing them right and left.

How he could find so many farmers, all eager to buy a dozen forks, and give their notes with interest was a problem hard to solve.

However, he seemed to have no trouble in doing so.

When he had procured about fifty or sixty notes, all due on the same date, he began negotiating with the different money loaners and note-shavers in town, and after disposing of



Many of Them Were Regretting Introducing Him into Their Set of Girls.

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about eight or ten thousand dollars worth, suddenly left town, and no doubt located for a few weeks in some other section.

As soon as each farmer was notified that his note for one hundred and eighty dollars, and interest, was at the bank for collection, a vigorous protest was raised all over the county.

In every instance the dupes declared that they had simply signed a contract, acknowledging the delivery of one dozen forks by the agent, and agreeing to pay him ninety dollars on December 1st, provided they had succeeded in selling one hundred and eighty dollars worth of Horse Hay Forks before that date; otherwise they were to pay nothing and the contract would be null and void.

Of course, none of them could deny their own signature, nor would they attempt to, and when they were confronted with a plain promissory note for one hundred and eighty dollars, drawing seven per cent interest, and, too, with a clause, acknowledging the delivery to them, of one dozen forks, as the consideration, they could simply do nothing but pay the note and take their medicine.

The manner in which the notes were drawn and their clean cut appearance caused those

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who purchased them from the grafter to suspect nothing irregular about them, and as he had formed many acquaintances in town, and it having been generally known that he was delivering his hay forks to his farmer agents in dozen lots, there was no inquiries made, and no hesitating whatever among the purchasers in taking them, at a fair discount, with the seven per cent interest added.

The following summer I made a trip into Wood County, Ohio, and called upon a farmer relative, whose home was at a small town called Freeport, and whose farm of several acres was very near the place.

The day following my arrival there my relative and I made a visit to Bowling Green, the county seat, and while there I encountered our Horse Hay Fork man and made up my mind that, if possible to do so, I would find out what his real graft was.

Therefore, I never intimated for a moment that any of his victims in Sandusky County had been complaining, but assuming that I believed in him and his hay forks, I gave him the name of my relative at Freeport, and assured him that he was not only perfectly responsible financially, but was of a speculative

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turn of mind, and would be quite likely to take the agency for his forks.

He asked particularly as to whether or not I intended remaining with my uncle for any length of time, and when told that I did not he agreed to go over to Freeport in a day or two and interview him and requested me to speak a good word for him.

On our way back to Freeport that evening I explained matters to my uncle about how this grafter's victims back home had been disappointed and then told him that I had given his name to the grafter, as an "easy mark," and asked him to help me out in getting on the inside of his scheme.

He promised to do so in case the fellow called upon him, whereas I advised him to easily fall in with the idea and to watch carefully every phase of the scheme and after a certain amount of persuasion, conclude to take the agency.

He was to let the grafter go ahead and make out the contract and, after carelessly reading it over, to sign his name to it, wherever the grafter asked him to, and then, after having done so, hesitate for a moment, and once more



**"Before I Sign This Document I Want to Have My Lawyer
Look It Over."**

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reading it, and folding it and putting it in his pocket, remark:

"Before I sign this document, I want to have my lawyer look it over." So saying, he was to excuse himself and start up town, as if in search of his attorney.

The next morning I went farther west in the county, promising to return in a week or ten days, when I hoped he would be in possession of what I wanted.

On my return, ten days later, my uncle had a very interesting story to relate of the grafter's smooth methods, and also of his escape, when he started to interview his lawyer.

He also had in his possession the contract, just as it had been handed to him and as he had signed it, with one of his near neighbor's names attached as a witness.

The grafter's strong talk was, that the sub-agent, appointed by him, took no responsibility whatever.

He, as general agent, had invested his own money in the forks and would leave them on sale with the agent.

When the farmer had sold twelve forks at fifteen dollars each he was to retain one-half of the amount as his commission which would

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be ninety dollars and then pay the other ninety in on his contract.

Of course, it would naturally follow that if he didn't sell the forks he had nothing to pay.

The contract, as my uncle had signed it, was indeed a novelty in itself.

The man who arranged it must have spent considerable time and thought in doing so.

However, its poor construction and bad English would have at once attracted the attention of a close observer.

It was so ingeniously constructed, as to make it a combination promissory note and contract, and which, when read by the unwary farmer, had the appearance of being a safe document to sign, and one that covered in detail the very ground gone over by the general agent, who, when the farmer accepted the agency, would say:

"Well, now, all I want is an agreement from you to pay me ninety dollars, provided you sell one hundred and eighty dollars worth, and your acknowledgment of the receipt of the dozen forks, as a consideration and which I will now leave with you.

Then producing a contract, which, when a portion of one end of it was cut off, would

FAREPORT, OHIO, June 1, 18—

Dec. 1, 18— I promise to pay to Jas Smith or Bearer ninety dollars provided I sell or
order, One Hundred and eighty dollars worth of Horse Hay Forks,
for value received, at seven percent premium, said ninety dollars, when due is
payable at Fareport, O. Twelve forty have been delivered by said Jas Smith General Agent,
to me, this day, for above consideration

Witness Wm Davis.

Alfred Dale Agent for Jas Smith.

BELOW IS THE WAY THE NOTE READ, WHEN PRESENTED FOR COLLECTION.

FAREPORT, OHIO, June 1, 18—

Dec 1, 18—, I promise to pay to Jas Smith or
order, One Hundred and eighty dollars,
for value received, at seven percent premium.
payable at Fareport, O. Twelve forty have been delivered
to me, this day, for above consideration.
Witness Wm Davis Alfred Dale.

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leave a promissory note for one hundred and eighty dollars, with interest at seven per cent, together with an acknowledgment that one dozen hay forks had been delivered to him as a consideration, he would ask the farmer to sign it in a particular place, and then secure the name of some one as a witness.

An exact copy of the form and construction of the note is herewith given, from the original, which, although badly worn and defaced, I still have in my possession and shall always keep as a novelty.

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CHAPTER XVII.

The Fake Delivery Graft—The Silent Man and His Reticent Wife—Traveling With a Gorgeous Turnout—Two Mysterious Arrivals—Canvassers Employed on Salary—Their Methods—How Orders Were Taken—How Deliveries Were Made—Landed For Twenty-four Thousand Dollars—Another Graft, the Smallest on Record.

In 1874, while I was stopping at a small town in Michigan, there came to the town a man weighing not less than two hundred and sixty pounds, accompanied by his wife and young son, and traveling in a splendid carriage, with a handsome pair of horses.

They took quarters at the hotel, and remained there for several weeks.

During the whole time he was there I never saw him speak a dozen words to anyone, although he frequented the hotel office almost constantly.

He smoked none but the very choicest cigars, and several of them a day.

Should the landlord or any of the guests of

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the house happen to address him they would be rewarded by a mere grunt or monosyllable as a reply, and his wife was equally as reticent.

Whether he was a grand duke in disguise, a horse thief or a bank robber, no one was able to guess.

However, he kept on staying, and the townspeople kept on guessing, until at last he wound up his stay there by beating two substantial farmers of the county out of their farms and over two thousand dollars in cash, when, together with his family, he immediately disappeared.

As before stated he had simply sat around the hotel office smoking good cigars without ever speaking, unless first spoken to, and then replying with a monosyllable.

Every afternoon his handsome team and carriage were brought to the hotel entrance and he and his family would take a long ride into the country.

After the thing was all over the landlord and others recalled that after the silent man had been there just a week there began calling at the hotel every Saturday evening two strapping big men, who remained over Sunday and left early Monday morning.

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Each carried with him what they called a patent clothes pounder and cleanser, and came and went on foot with their trousers tucked into their rubber boot tops, farmer style.

They had very little to say to any one, but the landlady remembered that they and the big man often met on Sundays in the latter's room, and seemed to be on friendly terms.

The story told, of how they carried on their graft, was as follows:

The two men with the patent clothes pounders were canvassers and were working on a straight salary for the "Main Grafter," as we will call him.

To carry out a prearranged plan to dupe two certain farmers, two men, who were brothers-in-law (having married sisters), were selected.

One of them owned one hundred acres of farm land with a new house and barn, and the other one hundred and twenty acres of as fine farm land as there was in the county, upon which was a comfortable house and barn.

One lived west and the other east.

One of the old grafter's canvassers managed to arrange with one of these farmers for board while the other canvasser arranged to make his headquarters with the other farmer.

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Once settled, one of them negotiated with the farmer with whom he was stopping for the services of his son and a horse and buggy with which to canvass, while the other one arranged with the son of a near neighbor of the farmer which whom he stopped to take him about the country.

The patent clothes pounder and cleanser (if it was patented at all), was made entirely of wood.

It was made exactly the same as the old-fashioned clothes pounder of our grandmothers' days, shaped hoop-skirt fashion from the bottom of the handle to the end of the pounder.

In the center of the lower part a good sized hole was chiseled out, extending upwards about eight inches where small counter holes were bored, intersecting the large one, so that when the clothes were being pounded the hot water suds would be forced, suction-like, up into the pounder and pass out through the side holes, thus, as they claimed, separating the dirt from the clothing and leaving it perfectly clean, and all by the one process of pounding instead of the old way of first pounding and then scrubbing.

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It mattered little, however, whether or not the pounder did its work satisfactorily when considering their methods.

When calling at the home of a farmer the canvasser would instruct the young man accompanying him to remain in the buggy and hold the horse while he went in and made the canvass.

In no time he would open the front door, and while standing in the doorway with order book in hand, and still talking to the farmer or his wife, would say in a loud voice, "Well, I am very much obliged to you, and I am sure that you will find our washer the finest thing you ever used."

Returning to the buggy he would tell the young man how easy it was to procure that order, and thus they would continue all day, taking orders at every house, scarcely ever missing a single one.

On returning home that evening the young man would have a great deal to say about how the farmers took to the clothes pounder, and what a fine money making business it was.

The canvasser had taken pains to explain that it sold for five dollars and cost about

thirty-five cents each to manufacture, thus affording an immense margin.

The following day the orders kept rolling in, scarcely a house being passed without one.

No matter how far away from home they were, they would make it a point to return that night, when glowing accounts were given of the day's work.

Finally the canvasser in the west part of the county one night at supper happened to mention that his firm had another agent over in the east part of the county who was stopping with Mr. ———.

"Indeed!" said the farmer, why that man is my brother-in-law; his wife and my wife here are sisters."

The following Saturday evening each canvasser announced to the farmers that they were going to the county seat to remain over Sunday to report to their employer, and would return Monday morning.

Knowing that the brothers-in-law and their families met at the homes of their wives' parents nearly every Sunday, the canvassers had it figured out that they would probably meet on Sunday and have a chance to talk over the wonderful success of the clothes pounder men.

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In this they were correct, and on returning for business Monday morning each observed that their respective farmers were much interested, and were making inquiries as to the price of county rights.

Each canvasser, of course, assumed to know but little about that, but in an unconcerned way referred them to Mr. ———, at the ——— House, in the county seat, who owned the state of Ohio in the patent, and who would give them all necessary information.

The fact that each farmer had become interested and had so intimated to the canvassers, gave them an opening to freely express their ideas of what a fine money making business it was, and to further demonstrate the feasibility of the thing, they announced that two hundred of the clothes pounders were at the freight depot in the town, and as each canvasser had about a hundred orders to fill, they arranged with the farmers to drive to town with them, with their horses and wagon, to get the pounders, after which the farmer's son or a representative, should accompany them and drive the team while they made the deliveries.

This they agreed to, and after a day or two

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spent in canvassing, the canvassers and drivers started out to make deliveries.

At each house the young man was instructed to remain in the wagon and hold the team while the delivery was made.

And in each instance the grafter, when opening the door, after delivering a pounder, would open his book and mark a cross next to the name of the party to whom delivery was made, and just before bidding them good-bye would say in a voice, perfectly audible to the boy in the wagon: "Well, I hope you will be pleased with our cleanser. Good-bye."

So saying he would return to the wagon, and after starting on would take a five dollar bill from one of his vest pockets, and taking several other bills from his trousers pocket, would lay it away with the pile, and return it to his pocket saying as he did so: "Easy money, easy money."

At the end of each day's delivery they would return to the farmer's home for more pounders and to remain over night, and that evening the cash was counted on the table in the presence of the family, and now the agents themselves had become very enthusiastic.

They talked almost incessantly of the fort-

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une that they could make if they only owned the state of Michigan in the patent, and when the farmers talked about it the agents would say: "If you can buy this territory or any territory in the invention you can make more money in one year with it than you can make in ten years at farming, and then would suggest that if the farmer would buy it, he, the agent, would like to work for him on commission, as he didn't like his present employer personally, although he was a straightforward, honorable man.

As soon as each of the agents had delivered their hundred pounders they took particular pains to count out their money the night before they were to report to their employer, and were careful to lay it out on the table in hundred dollar piles, thus exposing over five hundred dollars as *prima facie* evidence that the goods had been delivered and the money collected.

By this time the two brothers-in-law were ripe for a trade. They were anxious to go into partnership and secure the patents for the whole state.

Both were enamored with what appeared to them as being a "dream of business."



At Last the Farmers Met the Main Grafter at the Hotel.

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It had been demonstrated before their very face and eyes that no faster selling invention could possibly exist. One of their sons, and the son of the other's neighbor, whose integrity could be relied upon, had been right along with the agents and had seen the orders taken, the deliveries made and the cash collected; what more could they ask.

At last the farmers met the main grafter at the hotel, and in no time he had bargained with them to let them have the entire state for twenty-four thousand dollars, and sat down and figured it out to their entire satisfaction, how they could have their money all back and money in the bank, inside of a year if they would only adopt plans which he laid out to push it.

He would take their farms at one hundred dollars per acre, therefore, to close the deal. The one who owned the farm of one hundred and twenty acres could pay his half with his farm, whereas the one who owned but one hundred acres would be obliged to raise two thousand dollars for which he proposed to give his individual note, and which the old grafter coolly refused.

Determined to make the deal, however, the

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farmers arranged for the cash through his wife's father, who mortgaged his farm to secure it.

These farmers, proud of their purchase, and apparently under the impression that all their neighbors and friends envied them their good luck, immediately advertised a public auction of all their farm implements, stock, etc., and announced that they would move to town, and at once begin operations with their patents.

This plan they carried out, after which they themselves started out with the clothes pounder as an experiment before hiring agents, as the man had done with whom they dealt.

Their idea was to begin about where these grafters had left off, and with the neighbor's son and the son of the one farmer, who had been drivers for the canvassers, they made their first start.

In no time they discovered that when they offered their simple, foolish looking piece of wood, with a few holes bored in it for five dollars, the farmers and their wives would fairly hoot at them.

It took less than two days to convince them

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that they had been literally swindled out of their farms and cash.

But why it was that those men should be able to sell to every house, scarcely ever missing one, and, too, having made the deliveries and received the cash, was puzzling to them.

On the evening of the second day out, having met in a small town as previously arranged, no more broken hearted men could possibly be imagined than these two poor, unsophisticated dupes, neither of whom had had the slightest prospect of obtaining an order.

Before giving it up they tenaciously determined to each try one more day, and meet the following evening at this same town.

The following day one of them found that he was in close proximity to the neighborhood where the driver claimed the other man that he was out with had sold a clothes pounder at every house.

"Well," said the discouraged investor, "let's go over there and see how these people like the pounders, and find out how these agents managed to sell them so fast."

When they called at the first house where one of the pounders had been delivered, upon inquiring how they liked it, the woman said:

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"Oh, pshaw! it's no good! I am going to give it back to him when he comes around collecting."

"When he comes around collecting?" asked the boy in amazement. "Didn't he collect when he delivered it?"

"Why of course not," she answered, "why should he? When he came around in the first place he took my order on condition that he was to leave the thing on thirty days' trial, and at the end of that time he would be around again and either collect the five dollars or take back the clothes pounder. I don't want the old thing, and wouldn't accept it as a gift."

Continuing with their investigation they learned that not a single pounder had been sold; all had been left on trial.

The main grafter had provided his agents with the cash, and after making the delivery at a house, the agent would get into the wagon, and putting the five dollar bill with his other money, would mark down in his book one more five dollar collection.

The meeting in the small town that evening, when the one partner related to the other his experience and discoveries, can easily be imagined.



"Begorra, Yez Win de Bet."

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Of my knowledge of swindlers and grafters this particular one has always seemed about the most heartless and cold blooded of any.

Unlike the "gold brick" investment, these men had gone into it believing that they were engaging in a well paying, legitimate business, and to suddenly awaken to the fact that they were absolutely stranded and one of them in debt to the amount of two thousand dollars besides, was indeed hard enough.

* * * * *

The above graft being about the biggest on record, I will now relate what I believe to be the smallest.

An Irishman with a bare three-cent piece in his pocket and in a strange western mining town, where whiskey was fifteen cents a drink, entered a saloon, and noticing a man standing up to the bar with a glass of liquor before him, approaching the latter, said:

"I bet yez three cents I kin pass ivery dhrop of yez glass of whiskey into me stomach widout wun dhrop touchin' me t'roat."

"I'll take that bet," said the man.

Reaching for the glass Pat gulped it down with a single swallow and said:

"Begorra, yez wins de bet!"

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CHAPTER XVIII.

The Laundry Graft—Legitimate, But a Graft Just the Same—The Laundryman Flooded With Business—Swamped the First Week—Ruination Staring Him in the Face—The Grafter's Cold Blooded Proposition—The Laundryman Bewildered—A Ready Compromise at From Twenty-Five Hundred to Six Thousand Dollars—How It was Accomplished.

Less than two years ago a tall, thin, active man, of about forty years of age, entered my optical office and wanted to know if I was the Johnston who used to be in the jewelry business in Chicago.

When informed that I was he introduced himself as a former restaurant man of that city whose place of business was only a block from where I was located.

When asked how he came to quite the business and what he was then doing, he replied that he had quit to go into a scheme of his own and was making barrels of money.

Suspecting that it was a graft I at once be-

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came very much interested in him and very quickly got the inside working of it, and found that it was a scheme indeed, as he termed it.

He had just finished Cleveland and was very jubilant over the outcome.

He would take in the large cities only, and calling upon some well-to-do laundryman, would ask him how he would like to have his business rapidly increased.

Of course every business man who had the slightest ambition or enterprise, would instantly become interested in any such proposition, and admit that he would like it.

"Well," the grafter would say, "I have a plan by which your business can be increased so fast that it will surprise you."

Then bringing from his pocket some blank contracts and a photo engraving of a very handsome jardiniere, made by a large pottery concern in southern Ohio, he would state his proposition, which was this:

He would have his trained and experienced canvassers make house to house calls, making the people a proposition to deliver to their homes this beautiful jardiniere as a premium, absolutely free, in consideration of their signing a contract to furnish the said laundry with



**"I Have a Plan by Which Your Business Can Be Increased
so Fast It Will Surprise You."**

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twelve dollars worth of work at regular laundry prices.

To compensate the promoter of the plan for his work, the laundryman must sign a contract and furnish a satisfactory bond agreeing to pay the promoter fifty cents each for every contract taken, payable on the day it was handed over to him, and to pay ten dollars each for the jardinieres.

This would make two and one-half dollars to be paid for each twelve dollar contract, which would be reasonable enough when considering that possibly nine out of every ten new customers would continue indefinitely to patronize the laundry.

Believing that he was entering into a business agreement by which all concerned would be benefited, the laundryman would gladly avail himself of a rare opportunity, and unhesitatingly sign a contract, secured by a good bond, agreeing to pay fifty cents, spot cash, for every twelve dollar contract delivered to him, and also binding himself to order from the pottery concern promptly on the day following the delivery of the contract, one jardiniere for every contract taken, for which he must remit two dollars cash with every order.

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That the business was going to increase rapidly and consequently additional cash must necessarily follow the taking of these contracts, the whole proposition looked good.

Having closed his contracts, and making sure that he had a good one, he would immediately wire for his ten experienced canvassers.

By the time they arrived he would have the city laid out in sections and each man's territory mapped out ready to begin at once.

These canvassers were able to take from forty to sixty contracts a day, each. The man who couldn't average forty a day would not be kept, and it was always a sure thing that the gang would average fifty each per day.

The proposition, as made by them, was of such an unusual character that nearly every housewife was only too eager to accept it.

She had to have her work done by a laundry of some kind, anyhow, and as the prices were all the same why not make a change and secure the handsome premium.

The day upon which the canvassers would begin the grafter would call up the laundry with whom he had made the contract and announce that his men had started out, and that

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he would be at the laundry office at six o'clock that evening with their contracts.

Imagine the surprise of the laundryman when the grafter called as agreed and laid down on his desk over five hundred contracts.

"What! Five hundred contracts to-day?" he asked, as he thought of the two hundred and fifty dollars cash to be paid on them.

"Why, certainly," replied the grafter, "and its been a poor day at that."

"Am I to pay you two hundred and fifty dollars cash tonight for these?"

"Of course, that's the contract," the grafter curtly answered, "besides," he went on, "you are to order five hundred of the jardinieres tomorrow for premiums and enclose your check for them."

"Great Heavens! that will be a thousand dollars more," shouted the laundryman.

"Yes, that's true; altogether twelve hundred and fifty dollars on today's business," said the grafter.

"How many contracts do you expect to get tomorrow," asked the laundryman, his face blanched, and nervousness depicted in every movement.

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"Well, anywhere from five to six hundred, and possibly more."

"Do you expect me," shrieked the laundryman, "to back up this scheme with twelve or fifteen hundred dollars per day?"

"Why, of course, that's the only way by which both you and I can make a pile of money out of it."

"How long will take to finish this city?" came the next anxious inquiry.

"Oh, possibly three months, may be more."

"What! three or four months and an average of five hundred contracts a day? Man alive; how can I take care of all that business? Great Caesar! you've got me swamped the first day."

"Well, of course, that's your look out," came the grafter's response, "your contract reads that I am to make a complete canvass of the town, and you are to pay me fifty cents, cash, for each contract and order and pay cash (two dollars), for each contractor's jardiniere. I am here with my men and shall expect you to do as you agreed."

"But," figured the laundryman, "just see what I have to contend with. It means that I have to pay you and the pottery concern seven thousand five hundred dollars the first week,



"Great Caesar, You've Got Me Swamped the First Day."

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and you will flood me with three thousand washings in the same length of time, and you can see that within three months I will have to pay you in cash eighty seven thousand, five hundred dollars, and I will have thirty-nine thousand more washing to do every week than I now have, provided they should all stick."

"Well," the grafter would dryly ask, "how about your cash receipts every day and every week? These contractors have to pay their bills, and you will certainly get in an ocean of money from them."

"That isn't it; the question is, how am I going to take care of all this business with my present facilities?" insisted the laundryman.

"Expand, expand," was the grafter's suggestion.

"Indeed, I won't have time to expand, besides I'll be in the insane asylum before three weeks, to say nothing of three months, if this keeps up."

"I suppose you have lots of competition?" suggested the grafter.

"Yes," was the reply, "we have plenty of that."

"Well, we will put all the other laundries out of business inside of thirty days, and then all

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you will have to do is to buy their plants cheap and monopolize the business."

"That's all right to talk about," replied the laundryman, but your methods would break up a dozen men like me in no time."

"Well, now," anxiously inquired the laundryman, "what's going to be done? If you keep this up I'll be ruined, financially, inside of a week. I am not a millionaire and have worked hard to establish this little business, and there is no use in your going on with this work because I can't stand it."

"But your bondsmen, they are all right, are they not? Perhaps they will see the necessity of backing you in this enterprise."

"No, I'll never ask them to do that," the laundryman would vow, "and you might as well let up, right away."

"You understand Mr. ———," the grafter would say to the laundryman, "that this contract is worth a lot of money to me," and in order to prove it to him he would show him in plain figures just how much it was worth.

In doing so he would explain that the pottery concern allowed him a commission of 15 per cent, or thirty cents for each jardiniere that the laundryman ordered.

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The grafter paid his canvassers twenty cents each for every contract secured, leaving him a profit of thirty cents on each contract, which, together with thirty cents more on each jardiniere, made him a profit of sixty cents on every contract taken, and five hundred a day meant to him a clear profit of three hundred dollars, or eighteen hundred dollars per week, as the canvassers paid their own board and all other expenses, except railroad fare.

This, the grafter explained, was a revelation to the laundryman, who, by this time, began to realize the sort of game he was "up against," and instantly began to plead for a settlement.

"How much are you willing to give to be released?" the grafter would ask.

"You tell me the least you will take, and let me out of this muss."

"Well," the grafter would say, "you can figure, if it takes about three months to finish this city, that will mean about thirteen weeks of six working days each, which means seventy-eight days, and if my profits are three hundred dollars per day, you can see that my gross personal gain for that length of time will amount to thirty thousand and four hundred dollars cash."

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By this time the grafter would have his victim walking the floor and only too anxious to settle on the spot, and once more would ask for bottom figures.

"Well, I'll tell you what I'll do, I'll take six thousand dollars in cash and call the deal off."

This, the grafter explained, was always his compromise offer, and while he had on two different occasions received that amount, he figured on getting five thousand, and wouldn't refuse half that amount if he couldn't do better.

After the grafter had finished his story, I remarked that I believed he could make the scheme a legitimate and well paying one by going into a large city and contracting with several different laundrymen to secure for each one from five to ten thousand contracts and keep up the business in a business way, or if he could find a laundry concern with a large enough plant and sufficient money to back the scheme, they could all make big money out of it.

He laughed and said: "Yes; I know that is true, because I struck one concern, a stock company, who had several different laundries in the city, and money and nerve enough to

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carry it through and I made money very fast, as did the canvassers and the laundry firm also. But," he added, as he was about to take his departure, "there was no excitement or fun in that, as it wasn't grafting."

Before leaving my office I asked him to explain how he could satisfy his canvassers who worked on a commission, and who after the first or possibly the second day's canvass in a city would be out of work because of his compromise with the laundryman.

"Oh! that's easy," said he. "While they are waiting for me to make another laundry contract in a new city, they are all out canvassing under the management of my brother for a clever little household article that goes like wild-fire, and which keeps them all busy, and as I guarantee each one a certain amount per week, and a good amount too, of course they are satisfied."

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CHAPTER XIX.

The "Top and Bottom" Graft—How the Writer Was "Taken Down the Line"—The Mexican Slipper Story—"Well, We Meet Again"—A Fresh Beer—The Southern Stock Dealer—How Ten Dollars Were Won and Divided—How It Ended.

During the many years that I traveled over the country in various kinds of business, I often wondered if I should ever be approached by grafters or confidence men of any sort with a view to landing me.

Eight years ago, while on a business trip to Toledo, Ohio, my time, at last, came.

Having finished my business by noon of the day I arrived there, I took a stroll down Summit street, and coming to a large dry goods store with an elegant display in the show window, my attention was attracted to a very handsome silk dress pattern.

Stepping up to the window in order to take a better look at it, and while cogitating in my mind whether or not I should buy it for

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wife, I was suddenly approached by a quick spoken man, who said:

"That piece of silk certainly is a beauty, isn't it?"

Before I saw him or had time to turn my head in his direction, I said to myself, "at last, I am 'up against' the real thing for once in my life."

In the first place it instantly struck me that a man whose voice and manner of speech indicated intelligence, as his did, would not approach a stranger on any such frivolous pretext unless there was something back of it.

Turning to him and taking my first glance at him, convinced me more than ever that I had struck a "cross roader," and at once determined to let him take me the limit.

He was a man, possibly fifty-five or sixty years of age, with silver gray hair and whiskers, the latter cropped closely.

He was well groomed and well dressed, wore a derby hat, patent leather shoes, no jewelry to speak of, and, in fact, had every appearance of being a well-to-do business man.

In answer to his question, I said:

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"Yes, it is a beauty, and I think I shall go inside and buy it for my wife as a present."

"That's right," he answered in a jovial sort of way, and slapping me on the shoulder said: "I like to see a man spend his money on his wife, and I'll go in with you and see how much it will cost you."

This move settled it in my mind, and certain I was that for once I would be taken down the line by a real old timer.

After buying the dress pattern I started out with the package under my arm remarking that I would take it to my hotel.

"What hotel are you stopping at?" he asked, and when I told him, he said:

"Well, I am going in that direction and will accompany you."

"All right," I answered, "glad to have your company," and in our conversation I managed to show as much cordiality as he did.

He immediately began telling me of a most delightful trip he and his wife had recently had through Mexico.

One would have thought that he and I had been lifelong friends, so very interested were we in each other.

Just before we reached the street where I was



**"That's Right, I Like to See a Man Spend His Money on His
Wife."**

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to turn to go to my hotel he began telling me of three beautiful pairs of slippers he had bought from an old Mexican Indian who had made them by hand, and then expressed a desire to have me see them, and in fact would like to present me with one pair of them.

"Where are they?" I inquired.

"Just across the river at an old shoemaker's shop. I took them over there yesterday to have soles put on them, as you understand, what I bought of the old Indian was just the uppers or the tops. Oh, but they are fine."

"Well," said I, "I have got to go to my hotel, leave this bundle and write a letter or two, and I may see you later."

So saying I bade him good-bye, knowing full well that all I had to do was to go out upon the streets in a reasonable length of time to again encounter him.

I wrote my letter, chatted with one or two acquaintances awhile, and remarked to one of them that I was going out now to be bunkoed by a "con man."

Saying this, I started out, and coming to Summit street turned and walked north for some distance, when suddenly I received a tap

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on the shoulder with the exclamation, "Well, we meet again."

"Sure enough," I laughed, and remarked that I was simply killing time until my train left for the east on the Lake Shore late in the evening.

"Well now," said he, "if you have time suppose we go over on the east side where I left those slippers. I want you to have a pair of them. I can't use them all."

"Very well," said I, "I'd like to see them."

With this we started out, and when coming to the river there stood to the right a brick building with a saloon sign in front, and when even with the door he said, "Let's step in here and get a fresh glass of beer."

"That will just suit me," I replied.

When entering the place we stepped up to the bar and he called for two beers and laid down a ten dollar bill.

That instant a tall angular man, with jet black hair and whiskers completely covering his face, and wearing a big slouch hat, arose from a card table and stepping up to the side of my newly made acquaintance, said:

"Bah tendah, give me a drink of whiskey," and also laid down a ten dollar bill.

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Having set out the glass and bottle of whiskey, the bartender (who, of course, was in the play), said:

"Gentlemen, I can't change both of these ten dollar bills."

My acquaintance said, "Well now, I wanted my bill changed, anyhow, so be sure and do it for me."

The big fellow, who had the southern dialect, said: "Now see yher, bah tendah, I must have ma bill changed, suah."

"Well," insisted the bartender, "I can't change them both, that's certain, so how will we fix it?"

The southerner then said: "Heah, you gentlemen take a drink with me so I kin get the change, so sah, you put yuah money away."

"No, no," insisted my acquaintance, "I shall do nothing of the kind, we can pay for our own drinks."

"Wal then," said the southerner, "I'll tell you what I'll do, I'll shake you the dice to see who pays for the drinks."

"I'll do that," my new acquaintance replied, and as he shook the box and turned it over with the dice under it, he said to the southerner: "I'll bet you ten dollars that I can

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guess nearer to the number of spots on top and bottom of the dice than you can."

"All right," came the quick reply, and bringing out a big roll of bills murmured to himself: "Gosh! 'spect I'll squander all the money I got for them cattle afore I get out of this blamed town."

When the money was put up my friend whispered to me, "You are in with this."

When the box was raised my acquaintance, of course, had won.

The cattle dealer said: "By Gol! you win this time suah," and excusing himself, said: "Jes' wait till I get a seegar and I'll try that agin."

He took plenty of time, during which my friend showed me that the fellow was a "greeny," and didn't understand that a man couldn't throw over twenty-one top and bottom, and handing me the ten dollar bill said: "You take out five dollars, I know if I had lost you would have stood for half of it, so half of this is yours."

The moment they began their play, in the very beginning, I recognized their game as one of the very oldest, known as "Top and

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Bottom," and one that I should probably never have thought of again.

I also remembered that it was a game that had been played all over the west twenty-five years before by two men by the name of Stoneburner and Munson, and while I had never met either of these grafters, I had heard of them and their game almost everywhere.

The "Three Card Monte" gang of whom I have written, and whom I met at Howard City, Mich., talked a great deal about these noted crooks, and one of them had explained to me their game which was played almost the same as the Monte game, about the only difference being that it was played by only two men, and always in a saloon.

I took my friend's ten dollars, and knowing full well that one particular reason he had for dividing with me was to see when I made the change about how much money I had with me. I took pains to show my roll, consisting of quite a bunch of money, and after running through the bills to find a five, I handed it to him and placed the ten with the rest, then carelessly shoved it into my pocket.

When we had had plenty of time to fix up the money question, the cattle man had pur-

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chased and lighted his cigar, and returned to the bar.

My friend said: "Do you want any more of this, stranger?"

"Wal," he replied, "I'd kin' a like to win back that ten dollars, anyhow."

"Then," said my friend, "we'll again bet you that I can guess nearer than you can the number of spots on top and bottom." So saying, he began shaking the box, and said: "My friend and I have plenty of time, and we'll bet you once more."

Of course that remark, "plenty of time," was a tip to the cattle man, as I quickly comprehended, that the "sucker" had plenty of money and to offer to bet accordingly.

After toying with the dice a moment and then placing them back in the box (and while doing so making a quick change, which I was supposed to know nothing about), gave them a shake and turning the box over, said:

"How much do you want to bet now that you can guess them nearer than I can?"

"I'll bet you anywhere from one to three hundred dollars," replied the stranger, "that there are more than twenty-one."

Turning to me my friend whispered: "Do

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you remember, I showed you that it's impossible to turn more or less than twenty-one. How much shall we bet him? Let's bet him a couple of hundred? I'll put up all I have."

At this point I began laughing very heartily, as though I had seen or heard something very funny, and kept on laughing, until at last I said:

"This old game amuses me, and I have been wondering if you fellows would make your last 'joint' for the money, the same as poor old Stoneburner used to 'joint' when he and Munson worked top and bottom together twenty-five years ago."

Turning to my Mexican slipper friend with a look of disgust, the southern cattle dealer said: "Wal, you certainly have steered an 'easy mark' up against me this time, haven't you?" And asked, "Did you know Stoneburner and Munson?"

"Yes," I replied, "and Kelley, and Burley, and Steward and Haynes, the three card monte gang, and while traveling as a street auctioneer, handling patent rights and various other enterprises, I have met nearly all of them."

The "steerer" then told me of how he had



"Well, You Certainly Have Steered an Easy Mark Up Against Me This Time."

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spotted me as I came from my hotel, and as I was wearing a slouch hat, he sized me up for a western stock raiser, or dealer, or possibly a western doctor or lawyer, and as they had long since discovered that business and professional men were more easily grafted and were more sure to have money than any other class of men, he had tackled me.

When about ready to take my departure I said: "Well, men, I guess I can afford to buy the cigars," then handing them each my business card, said: "Now, this is something I seldom ever mention, but a few years ago I wrote a book of my own personal experiences that I'd like to have each of you read. The name of the book is 'Twenty Years of Hus'ling.'"

"Well I declare!" exclaimed my new friend, "I have that book at home and both myself and wife have read it."

As I bade them good-bye and thanked them for the delightful entertainment they had provided for me that afternoon, and when shaking my friend's hand, said: "I am sorry that we didn't have time to get those Mexican slippers, as I should have liked a pair of them."

"By the way, Johnston, you are not going to

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give me the worst of it on that five dollars, are you?" he asked.

"Well," said I, "you know from reading the 'Hus'ler' that I am always out for the 'coin,' and you will also remember that I never try to get it on anything but a straight business proposition, and when I once get it I spend it easily, but never give any of it back. Your proposition to give me five dollars was perfectly agreeable to me, and for which I thank you most sincerely. So good-bye."

"Well," replied the grafter, "I am glad that I met you anyhow, and I must dig out and hus'le in some one who will make good that five dollars I made you a present of."

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CHAPTER XX.

The Green Goods Graft—Man with Dishonest Tendency Taken in with Alluring Letter—"Counterfeit Money" Shall be Read Instead of "Cigars"—Sends One Dollar Bill and Receives Perfectly Good Two Dollar Bill—Western Man Works "Over Issue" Game—The Victim—The Grafter Disappears with Little Danger of Detection or Arrest.

Aside from the many grafts mentioned in this volume, there are innumerable other schemes of a still lower order, such as the green goods proposition, wherein the man with dishonest tendencies is apt to be taken in by the receipt of an alluring letter, or a few circulars, purporting to come from a cigar dealer who is advertising imitation Havanas, in which it is plainly obvious that counterfeit money shall be read, instead of cigars, and which reads something as follows:

"We make our brands in Ones, Twos, Fives and Tens, of stock that is green, and no lawyer, doctor, business man, or even a banker,

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though experienced smokers, could detect them from the genuine."

When the saloon keeper, grocer, or whomsoever he may be, concludes to invest and sends in a one dollar bill for a sample, he receives a perfectly good two dollar bill in return.

This bill looks so good and passes so easily that he immediately sends twenty-five, or possibly fifty dollars, expecting to receive twice the amount of his remittance in spurious money.

In this, however, he is disappointed, as he either receives nothing, or possibly a small box, sent by express, which contains only sawdust or brown paper.

There are so many ways in which the green goods graft is worked that a detailed account of it would be impossible. Suffice it to say, however, that counterfeit money scarcely ever enters into the deal, and the dupes are seldom ever heard from, as they do not care to let even their most intimate friends know that they had endeavored to get into the game.

For several years past, a Western man has been traveling in all sections of the United

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States, successfully working the "over issue" graft.

He takes in towns and cities of all sizes, both large and small, remaining from six to ten days in each place.

His best victims are saloon keepers, proprietors of second class hotels, liverymen, marketmen, etc.

On arriving at a town, he visits several saloons, and immediately begins spending money freely, making himself an all around good fellow, his principal object being to get acquainted with the proprietors of these places; then he calls at the different livery stables, and manages to meet the proprietors, and keeps a general lookout for men of the stamp and caliber best adapted to his purpose, preferring some man who is struggling against odds in a small business of some sort.

After meeting several of these men, and managing to more or less ingratiate himself into their good will and confidence, he sets about to "turn a trick or two."

Watching his opportunity, he finds the proprietor of a saloon behind the counter some morning and, after giving him a cordial handshake, says:

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"Mr. —, take something with me," and should there be others present, an invitation is extended to all to join him.

When paying the bill, he would hand out to the proprietor a brand new, crisp, five-dollar note.

The bill is placed in the money drawer, and the necessary change given to the stranger, who, bringing a newspaper from his pocket, takes a chair and begins reading.

As soon as he and the proprietor were left alone, he would ask the latter to give him back that new five-dollar bill, for which he would give him a five-dollar gold piece in return.

This the saloon man consents to, but, before handing back the crisp, new bill, scrutinizes it closely, and his curiosity having been aroused, asks the stranger for an explanation.

"Well," the stranger would reply, "I'll tell you, if you will promise me to keep it strictly confidential. This money is all right, yet in a way, it has to be handled carefully in order that the United States government officials in Washington, who issued it, shall not be detected."

He would then go on to explain that this

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money was not counterfeit, but was what is secretly known, among a few government officials, as the "over issue," of which more than five hundred million dollars, in five-dollar bills, had been run off during the last government issue of this series.

"The only way," he would further explain, "by which detection could be made, would be the possibility of two bills of the same number being brought together, and even in that case who could tell which was which?"

He would then tell his victim that these officials, who were in the secret, were of the belief that the more money there was in circulation in the United States the better the times would be, and in order to get this "over issue" well circulated, this money was being distributed at forty cents on the dollar to men who could be strictly relied upon, but under no circumstances would they issue more than one thousand dollars' worth to any one man the first time, after which, if he proved to be loyal and shrewd enough not to give away the scheme, they would let him have any amount up to three thousand dollars at one time, and then not more often than three times a year.

At this instant the grafter would take from

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his pocket a purse, in which he carried several five-dollar bills, just as they had come from the press, not yet having been separated or detached from each other (sheets of which can be procured at almost any large bank), and asking the victim for a pair of scissors, would say:

"Now, this is just as it comes from the press, and I am going to cut one of the bills off, and then I want you to take it, and you and I will go to your bank and ask the cashier to change it.

"You can tell them you got it from me, if any trouble arises."

So saying, the grafter would clip off a five dollar bill, and handing it to the dupe, would say:

"You may have this for two dollars; of course we never sell them in anything less than large quantities, except as an occasional sample."

Arriving at the bank, the saloon man would ask for change, which would be handed out to him without a word, whereupon the grafter would burst out laughing and say:

"Mr. Cashier, this gentleman seemed to

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have his doubts about the genuineness of that bill, because it was so new and crisp."

Taking another look at it, the cashier would remark that it was "good enough for him."

The saloon keeper, having made three dollars on the deal, would now become interested, and would likely ask many questions.

The grafter would then ask him how much of it he could handle at the present time, and would state that one thousand dollars' worth, for which four hundred dollars cash would have to be paid, would be as little as he would care to bother with, and would then explain that he couldn't do anything anyhow under two or three days, when he would have the saloon man meet him at his room at the hotel, whereupon they would then separate, to meet later.

This delay would give the saloon keeper time to raise the four hundred dollars, provided he might be a little short, and would enable the grafter to lay the foundation for landing one or two others, all of which must be done the day upon which he was to leave town.

At the proper time the grafter would call upon the saloon man and instruct him to call

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at his room at the hotel at a certain hour on the following day, and bring with him forty ten dollar bills with which to purchase his portion of the "over issue," amounting to one thousand dollars.

The next day, when the victim had called at the hotel, the grafter would ask if he had the forty ten dollars in cash as requested with which to do business; when assured that he had, the grafter would explain the situation by saying that he had an assistant who accompanied him for the express purpose of looking after and carrying the money and who was stopping at another hotel, as he, the grafter, didn't care to take any chances, and should any of the men he had approached squeal on him and cause his arrest they would find no great amount of money on him, and finding no other evidence against him, would be obliged to let him go.

With this plausible explanation the grafter would say, "Now, what I want to be most certain of is your loyalty and honesty in this deal. I don't ask you for a dollar of your money until you have received and counted the amount of your 'over issue,' and now to use every precaution so that no one will see us

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together any more than possible, and not to be seen counting or handling money, I have a plan, which I always adopt, by which our transaction can be carried out so that no one can possibly suspect us."

Then reaching to his trunk he would bring forth a large portfolio in which he carried his loose papers, several large blotting pads and a lot of stationery.

Lying on top of this stationery were two pieces of cardboard, cut a trifle larger than a ten dollar bill.

Picking these up, the grafter would say:

"Now, I want you to count out in my presence the forty ten dollar bills, which we will place between these two pieces of cardboard, after which I shall wind this piece of red cord around it, both side and endwise, and melting this piece of sealing wax, I shall place my personal seal upon it directly over the knot, and then, after I have written my name and the amount enclosed upon it, you are to take it to your place of business and put it in your safe without ever cutting the string or disturbing the seal.

"Within a day or two I will secretly see my assistant, who will hand me a package con-

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taining one thousand dollars of 'over issue,' which I will take to you at your saloon, and handing it over to you, will ask you to place it in your safe for me until I call for it. This will give you a chance to take the package to your private apartments for examination, and to make sure that the full amount is there; then the next day, or possibly two days later, I will call and ask you for that package I left with you, whereupon you are to hand me this package intact, exactly as I prepare it. Of course," the grafter would explain, "you can readily understand why it is necessary for me to use so much precaution. You see, I am dealing with strangers all the time, and while I have no reason to doubt your honesty, yet unless I should put this money up so I could actually see between the cardboards that it was still there and also that the seal had not been broken, how would I know but that you had taken out a part of it and only given me a portion of what was coming to me? The object of this plan of doing it is to expedite matters, and enable us to transact our business without causing the slightest suspicion."

So saying, the grafter would proceed to carry out this program and when, having com-

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pleted the tying and sealing, he reached for the pen and ink, and after writing his name upon it, opened up his portfolio and placing the package under one of several large blotting pads, pressed it hard upon the outside, as if to make a successful job of the blotting, then opening the portfolio and reaching for the package, brought it forth and after scrutinizing it closely handed it to the dupe, saying:

"Now all you have to do is to follow my instructions, then when I come again you can do more business with me, otherwise you cannot, so place this in your safe and within a day or two I'll do the rest as agreed upon."

Thus saying, the grafter would make a movement as if it was time for the victim to depart, and would get rid of him as soon as possible.

Before the day was over the grafter would most likely "round up" two or possibly three other victims for whatever amounts he could get out of them, and forthwith take his departure from the town.

When the victims discovered that the stranger had disappeared, and when at last they decided to open their packages with a view to using the cash they would find, instead

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of the currency, forty sheets of brown paper, nicely cut, of exactly the size and thickness of a ten dollar bill.

Before the grafter placed the package in his portfolio to blot the writing, he had placed just beneath it a perfect duplicate of it, upon which he had written his name and which he had tied and sealed the same as he fixed up the package containing the cash.

When he reached for the package after blotting it, he simply brought forth the fake one containing the brown paper, and which he handed to the victim, keeping the one containing the cash for himself.

If the reader will secure a piece of brown paper of about the same thickness of a ten dollar bill and cut a number of them the exact size of the bill and place them together between two cardboards, cut just a trifle larger than the bill, and tie a string tightly around the package, it will be seen that the edges of the brown paper look exactly like a package of currency.

Here was a case where the grafter had little to fear; to be sure he was conducting a swindling game for which he could have been convicted and imprisoned should his victims cause

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his capture and appear against him, but which would not be likely to occur.

His victim's pride and knowledge of his own guilt in trying to "get into the game" would be sufficient to deter him from making the slightest protest.

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CHAPTER XXI.

The Lottery Graft—Worked by Three Men—
Chromo Gift Enterprise—Each Picture
Numbered—Corresponding numbers in En-
velopes—No Chance of Drawing the Valu-
able Prize—Capper in Crowd—Duped—
The Milton Gold Gift Enterprise—Worked
by the Above Trio—Grand Prize \$500.00—
Shrewd Young Man Beats the Game—How
It Was Worked—Grafter is Grafted.

While visiting friends at Bucyrus, and when quite a young man, there came to that town three men who opened up two lottery schemes in a store room.

In those days there were no laws against games of chance of any kind, therefore, while such a business was not looked upon as being very respectable, yet, inasmuch as it was inside the pale of the law, it was run openly and patronized by almost all classes.

One of their schemes was that of the chromo gift enterprise.

The walls of their store room would be completely covered with cheap and high-priced

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pictures in frames, principally low-priced ones, with an occasional oil painting, put up in a very fine frame.

Each of these pictures would be numbered. Then in a box containing the same number of envelopes as there were pictures, would be placed in each envelope a corresponding number.

The man who wished to try his luck would pay one dollar, and selecting an envelope from the box would open it up, and whichever number he drew would entitle him to the picture upon which was pasted the corresponding number.

There were no blanks, and if the patron didn't care for the picture he had drawn, he had the privilege of turning in his prize, together with fifty cents, and taking another draw.

While this plan in itself was, in a measure, a well paying one, yet the avarice of these grafters led them to adopt a still better plan for separating the hard working man from his money.

During the afternoon or evening, when the store room would be packed with people, as was most invariably the case, and after some

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man, who had plenty of money, and had been unlucky, was about to depart in disgust, a man who had been mingling with the crowd, and who had shown a disposition to be rather talkative, and somewhat indignant over others' misfortunes, would cry out, "I don't believe there are any numbers in those envelopes corresponding with the numbers on any of those fine oil paintings.

This suggestion would instantly give rise to a hot discussion between the man who made it (and who was simply a capper for the firm), and the man behind the counter.

Then, as if to stir up things generally, the capper would manage to interest the man who had been losing, or who, at least, had spent several dollars without having drawn a half decent prize, and showing, by his action and expressions, that he was indignant over the man's failure to draw a single prize worth having, would say:

"You are foolish to let these men rob you like this, without forcing them to show their hand."

By this time the victim and the capper would be standing together up to the counter

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upon which was the box of envelopes, and behind which was the grafter in charge.

"Now, see here," the grafter would say, "that three hundred dollar oil painting has number forty-four on it, hasn't it? Well now, just to show you that I am fair, I will make a new number for that picture, and after putting the number inside of an envelope I will place the envelope in the box with the other envelopes right before your face and eyes and let you draw for it, but not for a dollar; you must pay ten dollars for such a chance."

So saying the grafter would excuse himself, and stepping back to his writing desk, and after seating himself and remaining there for a moment or two, would return to the counter holding in his hand a card with number 70 written upon it, saying as he placed it in an envelope, "Now this will be the new number for that fine oil painting."

He would then place it in the box with the others, and leaving one end a quarter of an inch above the others would again excuse himself and return to his writing desk for a moment.

At this instant the capper would turn down and soil the very tip end of the corner of the

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envelope so that it could easily be kept track of, making sure, of course, that the victim saw him do it.

When the grafter returned he would shake the box as if to even up the envelopes, and say: "Now that envelope containing number 70 is in the box, that you very well know, as you saw me place it there. Now then it will cost you ten dollars to draw for the big prize, or I will bet from one hundred to one thousand dollars that you can't pick the envelope containing the prize number."

Turning to the "sucker" the capper would say: "Bet him all the money you have, you can't miss it."

In less time than it takes to tell it the "sucker" has abandoned the idea of simply drawing for the big prize, and has put up all the ready cash he possesses that he can pick the right number.

When the money has been put up, he carefully and excitedly selects the envelope with the turned up soiled corner, and bringing it forth opens it up, only to discover that it contains a card upon which is printed number "76."

Of course when the grafter held up the card

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showing number 70, he had placed his thumb over the long stem of the figure six, thus making the number 70 instead of 76.

At this juncture the capper would appear more excited than the man who had been swindled, and would cry out: "I don't believe that box contains an envelope with number 70 in it."

Upon hearing this remark the grafter would upset the entire box upon the counter and say: "Now to show you that there is a number 70 in the box we will just go through every envelope here until we find it."

Thus saying, he would begin opening the envelopes. After having opened possibly a dozen of them, he would, sure enough, come to one in which was found a card upon which was printed number 70.

"There now, are you convinced," he would ask, "that we are doing a straight business?"

This is the way it was done: Lying at the bottom of the envelope box was an envelope containing number 70 and upon which was a very small private mark so that it could easily be found, when mixed with the others.

When the grafter turned the box over he made it a point to scatter them promiscuously,

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thus preventing the "sucker" or bystanders from detecting it as coming from the bottom of the box.

These grafters' second scheme was what they termed the Milton Gold Gift Enterprise.

Sitting upon the counter was a glass covered case in which was sixty-four separate partitions, each numbered from one to sixty-four. In each one of these partitions was a prize ranging from a piece of jewelry, costing from two to four cents, to a solid gold watch worth one hundred dollars and a five hundred dollar bill.

Lying on top of the counter were sixty-four plain cards, each with a number marked upon it.

There were eight cards marked number one, eight marked number two, and so on, up to number eight, inclusive.

The grand prize, a five hundred dollar bill, was placed on number sixty-four in the case, and the gold watch on number eight.

The man wishing to patronize the game would pay one dollar and then, after these sixty-four cards had been carefully shuffled by the grafter behind the counter, the patron would have the privilege of picking out eight

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of any one of these cards, without, of course, seeing the bottoms of them upon which the numbers were printed, and after laying them together on the counter, he laid aside the balance of the cards, and turning over those he had selected they would count the total number, and whatever it amounted to, would be the number of the prize he had won.

Careful reflection for a single moment would show that inasmuch as the gold watch was on number eight, there would be no possibility of getting it unless the patron should get eight cards marked number one, and as the five hundred dollar bill was placed on number sixty-four, in order to draw it, the patron would have to draw eight cards, with number eight marked on each of them, either of which would virtually be an absolute impossibility, or at least an improbability.

Therefore, while the proposition was very attractive and alluring, and well patronized, no one ever got anything of more than from three to ten cents in valuation, then, of course, if they preferred to do so, they could forfeit the prize they had drawn, and by paying fifty cents more, have another draw.

Whenever they would draw a prize lying

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right near the watch or the five hundred dollar bill, no matter how far separated the numbers were, the grafter would laugh and say: "Well I declare! You came within one of getting that big prize, didn't you?"

"That's so," the poor dupe would reply, and then say, "well I guess I'll try it again," and so on, they would keep trying in vain while the grafters were simply reveling in wealth.

However, a young man of the town "put a crimp" in them one day, that lasted them for some time.

This young man, a bright, shrewd fellow of the town, became interested in the Milton gold scheme on the first day of their arrival there, and after doing a little figuring, saw plainly that it would be next to impossible to secure either of the grand prizes and immediately set to work devising some scheme by which he could beat the game.

Selecting a friend to assist him, they began experimenting upon a plan devised, and quickly discovered that it was quite feasible and set to work to carry it out.

One day, while a large crowd was in the room, this shrewd youngster stepped up to the counter, and laying down a dollar, said:

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"I believe I'll try to beat this game just once."

The grafter shuffled the cards as usual, whereupon the young man, turning about, half facing the door, began carefully raising first one card, and then another, until at last, as though carefully considering the matter (although not able to see the bottom of any of the cards upon which was the numbers), he would say, "Well, I guess I'll take this one, and then this one, and this one," and so on, until he had laid out the eight cards, to which he was entitled.

Picking up the eight cards, the grafter said, "So these are the ones you have selected, are they?"

"Yes, sir," came the answer. "So turn them over and count them, and let's see what I have drawn."

As the grafter turned them over, imagine his surprise, when each card contained a number eight.

"Eight times eight make sixty-four," remarked the grafter excitedly, "and as sure as fate, you have won the five hundred dollar bill," so saying, he passed it out, and although he did it with apparent "gameness," it was

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plainly evident that he was greatly upset. He had been beaten at his own game, possibly for the first time in his life, and immediately suspended the game, while trying to figure out how it was accomplished.

After the second day, the young man came to the grafters and said, "Now everybody in town knows that I won the five hundred dollar bill, and they are all crazy to patronize the game, and as you haven't the nerve to keep it running, if you will give me five hundred dollars, I'll tell you how I beat it."

"Have you told anyone in town that you beat it by some scheme?" asked the grafter.

"No, sir," said the young man. "There is no one knows that but my partner in the scheme."

"Well, then," said the grafter, "if you will both agree to tell no one else, I'll give you one hundred dollars to show me how you beat it."

The offer was accepted, and the young man explained as follows:

The counter, upon which the glass covered case was sitting was right near the door or entrance to the store, and the store-room was three or four steps up from the sidewalk.

The young man had tied a stout twisted

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thread around his ankle, which left six or eight feet dragging behind. As he entered the store, and stopped at the counter where the jewelry case was setting, the thread ran out upon the sidewalk and down the steps. Sitting upon these steps, was his partner, holding in his hand a mirror. Taking hold of the string with one hand, and holding the mirror in the other, he looked carefully into the latter, while the young man picked up the cards, and half turning facing the door, kept raising first one and then another face down.

The pal, with the mirror, keeping a close watch, would pull the thread, whenever a card with number eight upon it, would appear, whereupon the shrewd youngster would say, "I'll take this one, and this one," and so on, until they had, by this means laid out the entire eight cards with number eight marked upon them, and eight times eight, making sixty-four, the grand prize had been won, and a grafter had been grafted.

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CHAPTER XXII.

The Bohemian Oats Graft—Originated by a Canadian—Introduced as a Hulled Oats for Cereal Purposes—New Brand of Wheat, Known as Canadian Red Line—Corporation Composed of Disreputable Men—Six Farmers in Each County Permitted to Handle Their Grain—Bond Agreeing to Sell Next Year's Crop—Commission—Crop Sold and Paid for with a Lot of Worthless Notes—Grafters' Departure.

The Bohemian Oats Graft was one of the greatest confidence games ever worked upon the American farmer, and was so manipulated as to disarm the most intelligent of them, of its infamous nature, for a period of from three to four years, after which they would suddenly discover that they had not only been unconsciously led into a scheme to help defraud their neighbors and friends, but that they, themselves, had been unmercifully fleeced.

This scheme was reported as having been originated by a Canadian, who introduced it

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into the States, and who made millions of dollars out of it.

The Bohemian Oats was introduced as a hulled oats for cereal purposes only, and of a highly superior quality.

With it was also introduced a new brand of wheat, with a large, plump kernel, and of a quality capable of producing the highest grade of flour, and known as the "Canadian Red Line."

Organized gangs of shrewd, educated, well-dressed and up-to-date appearing men were sent out all over the United States to systematically work each state and county.

Before attempting to do business in any state, they would locate with headquarters in the Capitol, and there, under the laws of the state, organize a stock company to principally be made up of disreputable men, one or two of whom would be elected to office.

With this incorporation behind them, the grafters would start out with samples of the Bohemian Oats and Canadian Red Line wheat.

Two men, working together, would take their allotted number of counties and begin work.

The first year, they would not sell more than

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five bushels each of the oats and wheat to not more than six farmers in a county.

These farmers would be selected as among the wealthiest and most influential, and, as to their resident location, would be evenly scattered about over the county.

These grafters or agents, as they styled themselves, would explain to the farmer that not more than six men in their county would be permitted to handle or raise their grain the first year, and that no one man would be allowed to purchase more than five bushels of oats at their price of ten dollars per bushel, and five bushels of wheat at seventeen dollars and fifty cents per bushel.

However, as a sure and positive guarantee to the farmer, of being well compensated for his trouble, the firm, known as The North American Farmers and Planters Company (for the production of Cereals), would furnish each farmer who tried the experiment with a bond, agreeing to sell for the farmer, the next year, twice or double the amount of his first year's purchase, at the same price he had paid for his seed, less $33\frac{1}{3}\%$ commission for their (the agents') services.

This proposition, being perfectly fair, any

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farmer, with a drop of speculative blood in his veins, would unhesitatingly jump at the chance, especially, as the agents showed their confidence in the project by offering to take the farmer's six months note for the amount, which would be eighty-seven dollars and fifty cents, for the five bushels of wheat, and fifty dollars for five bushels of oats, a total of one hundred and thirty-seven dollars and fifty cents.

Securing the farmer's note for the above amount, the following bond would be given him:

INCORPORATED UNDER THE LAWS OF THE STATE OF OHIO.

All persons accepting this bond, hereby acknowledge that the grain was bought at a speculative value, and free all officers, agents and stock-holders of this Company from any liability, further than double the amount of Capital Stock they may hold.

No.....

Capital Stock, \$2,500. Liabilities, \$5,000.

....., President.

....., Secretary.

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The North American Farmers and Planters Company (For the Production of Cereals).

..... Township, County,
State of Ohio.

May 1st, 1881, do hereby agree to sell for Mr....., ten bushels of Bohemian Oats and ten bushels of Canadian Red Line wheat at ten dollars and seventeen dollars and fifty cents per bushel, respectively, less $33\frac{1}{3}\%$ commission, on or before the 1st day of May, 1882.

This bond void without seal and superintendent's signature attached.

(Signed) Superintendent.
(Seal.)

The following year, the grafters would return to these farmers, and enthusiastically announce that they were there to carry out their part of the agreement, and thereby take up the company's bond, which they had given the year before.

Taking the farmer in the buggy with them, they would start out, and with the prestige given them, by his presence, there would be no trouble in disposing of not only double the

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amount of his seed purchase of the year before, but all he possessed, the grafters offering to the farmer's neighbors the same proposition they had made him the year before.

Being impressed with the agent's frank, honest methods, and interested in selling off his entire crop at a fancy price, the farmer would naturally put forth every effort, and sanction every proposition or suggestion made by the agents that would be likely to promote the sale of his grain.

To make it easy for the farmer's neighbors the latter would take their notes, payable in six months from date.

When he had completely sold out, the agents would settle with him, and if necessary, would take his six months note for their share of the commission, after which they would say, "Now our firm needs money to run their business, and we would like to have you acknowledge us to your bank, and in the presence of the cashier endorse your note, so that we will have no trouble in getting the cash on it."

This the farmer would readily consent to, and so far as the grafters were concerned, the act was one step further toward proving to them that they were gradually winning their

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victim's confidence more and more, all of which was essential for their future success in the wind up.

Having disposed of all of his grain, the agents would say to the farmer: "Now, Mr., we want to make you one of the big men of this state, to represent us at the coming National Convention of Cereal Producers to be held at Washington, D. C., two years from now, the expenses of which, for yourself and wife, will be paid by the North American Farmers and Planters Company, provided you are one of the largest producers of our cereals in the state.

"To do this, we want to sell you one hundred bushels of Bohemian oats, and one hundred bushels of the Red Line wheat."

"But," the farmer would say, "I haven't land enough to sow that amount."

"Then rent your neighbors' farms," the grafter would suggest. "You can well afford to, and now that we have got you interested, we will bond every bushel you raise, agreeing to sell it, at the price you pay for it, less the commission of $33\frac{1}{3}\%$."

Thinking over the matter for a moment, the farmer would suggest that it really seemed

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foolish that he should have gone ahead and helped the agents to sell his entire crop and allow them one-third of the proceeds as commission, and then turn around and buy a hundred bushels of each, the oats and wheat, at the regular price.

"But," explained the agents, "had you kept your own grain for seed next year, we would not have bonded it for you, as that would have been the same as selling you your own grain, and that the by-laws of our Company would not permit us to do."

Thus seeing the point, and not willing to throw up a good thing, the farmer would place his order for one hundred bushels of Red Line wheat, at seventeen dollars and fifty cents per bushel, and one hundred bushels of oats, at ten dollars per bushel, for which he would give his note for \$2,750.00, taking from the agents the company's bond, agreeing to sell his entire next year's product at the price he paid for the seed, less the one-third off for commissions.

Settling with Farmer Number One, these grafters would call on all the other five in the same county, to whom they had sold five bushels of each kind of grain the year before, and put through the same sort of a deal with

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them, and, after inducing each of the six farmers to accompany them to his bank, to aid them in getting the notes discounted, they would disappear for the time being, at least.

To fill these orders the grafters would purchase wheat at one dollar and ten cents per bushel, and oats at sixty-five cents per bushel in Minnesota, and, shipping it to the deluded farmer, would make an immense profit.

With the most of these grafters, their dealings would end at this point and new fields and greener pastures would be sought.

Some of them, however, were not content to give up their victims at this point, and the following year would again appear on the scene with a proposition that would give each of the six original purchasers their final trimming.

During the winter season these grafters would visit towns and cities in some county, possibly fifty or sixty miles distant from where they had been operating, and after remaining in each town a few days, would select from two to five or six worthless men, possibly the class of men who are usually found cleaning cuspidors in saloons, or men who are willing to do anything for a few dollars and what liquor they can drink.

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Approaching these worthless men, one of the grafters would say:

"Now see here, you need a new suit of clothes and a little money, and if you will let me sell you a lot of oats and wheat and give me your note for it, I will buy you a new suit of clothes and give you ten dollars in cash, and as your note is not collectible, since you have no more than the law allows you, what difference does it make to you?"

By this means the grafters would secure the worthless note, which they would have made payable to one of the six farmers with whom they had been dealing in the other county, and to whom they had given the Company's bond to sell all of the product from the hundred bushels of seed oats and seed wheat.

After securing a large number of these notes, they would return to their victims, just after harvest, and announce that they had probably already sold every bushel of the farmer's supply of grain, and, after ascertaining how many bushels he had, would produce notes enough, or nearly enough, at least, to take up all the grain the farmer had raised. After turning these notes over to the farmer, who, of course, had every reason to believe they had

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been given by thoroughly responsible farmers of another county, the grafters would demand their commission of thirty-three and one-third per cent., which the farmer would gladly pay, giving his six months' note for the amount, after which he would accompany the grafters to his bank, and usually aid them in securing the cash on same.

In one case, when these grafters had made their return call with their pockets full of worthless notes, two farmers had each raised about two hundred bushels more grain than the grafters had notes to pay for.

To clear up the matter and at the same time make a good thing for themselves, the grafters said to Mr. Jones: "We can't sell you your own grain and bond you for another year, as we have been doing, but we will sell your two hundred bushels to Mr. Smith, over in ——— township, and as Mr. Smith also has two hundred bushels more than we have sold for him, we will sell Smith's grain to you, and by this means we can give the Company's bond the same as before, to sell your entire product the coming year."

Therefore the grafters sold Mr. Jones a hundred bushels of oats and a hundred bushels

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of wheat, taking his note, payable to Mr. Smith, to the amount of \$2,750, and then took Smith's note, payable to themselves, for their commission, which amounted to \$916.66, and which Smith helped them to get cashed at the bank.

Then they sold Mr. Smith a hundred bushels of oats and a hundred bushels of wheat, taking his note for \$2,750.00, payable to Jones, and then settled with Jones for their commission, amounting to \$916.66, taking his six months' note, which he also helped them to secure the money for at the bank.

After these grafters had left for parts unknown, Smith and Jones one day met, and on comparing notes, found that Jones held Smith's note for \$2,750.00, for which Jones was to deliver two hundred bushels of grain.

On the other hand, Smith held Jones' note for the same amount, \$2,750.00, for which Smith was to deliver two hundred bushels of grain to Jones.

Making sure that they had figured correctly, to materially obviate matters, they simply exchanged notes, each thus liquidating his obligation, and each keeping his own grain, and

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both waited a long time, and, if alive, no doubt are still waiting for the grafters to return and make good the fake Cereal Company's worthless bond.

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CHAPTER XXIII.

The American Tailoring Association Graft—
Worked by Five Husky Men—Silk Hats and
Prince Albert Suits—Farmers and Families
the Victims—Three Suits of Clothes and
Two Dress Patterns—Expert Cutter at —
Hotel—Farmer Instructed to Call on Cutter
Within Ten Days—Three Suits Made Free
of Charge—Cloth Sent in to Association—
Later Bill for Accessories Sent—If Farmer
Refused to Pay, Amount Invested Lost—If
He Sent the Amount a Ready-made Suit of
Cheapest Material Substituted and Sent—
Gross Profits \$700.00 per Day—Portrait
Graft—Boston Men and Their Sister Work
Together—Another Scheme to Defraud
Farmer—Picture Enlarged Free—Agree-
ment to Frame Picture for Exhibition—
Confusing Agreement—Money Usually
Forthcoming—Cheapest Work and Material
Sent—Farmers' Long Wait for the Grafter.

In 1895, while traveling through Indiana, I met a gang of grafters who were representing themselves as agents for the American Farmers' Tailoring Association, of Chicago.

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The gang consisted of five big husky men, none of whom weighed less than two hundred and twenty pounds. All were cleanly shaven and were dressed exactly alike, each wearing a silk hat and a Prince Albert suit.

They took quarters at the hotel where I was stopping, and in no time were doing a thriving business among the farmers.

One of these five men remained at the hotel as the cutter and fitter, while the other four engaged rigs at the livery stable and, dividing the county into four equal parts, each started out in his allotted territory.

Their proposition was to sell a farmer enough cloth for three suits of clothes for himself, and two dress patterns for his wife, and, of course, if there were grown-up daughters or sons or other grown-up members of the family, they would, if possible, make a sale to each one of them.

Under no circumstances, however, would they sell any one man cloth for less than three suits, or any woman less than two dress patterns.

In consideration of selling three suits to each man, the Association could afford to make an average price of fifteen dollars a suit, or forty-

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five dollars for the three, any one of which was actually worth from twenty to thirty dollars each, and, as a further inducement for the farmer to purchase enough cloth for three suits at once, the Association would make them up in the latest styles, perfect satisfaction guaranteed in every way, and no extra charges.

Their expert cutter was stopping at the —— Hotel, at the county seat, and would remain there several weeks, making measurements and cutting and fitting those who purchased their goods.

The salesman's first object was to close a sale with the farmer for cloth enough for three suits, after which he would interest the farmer's wife in two very handsome dress patterns, for which he would charge ten dollars each, with the understanding, however, that she was to make them up herself, as the Association only took the responsibility of making up, free, the men's clothes.

If, after the salesman had sold the farmer enough cloth for three suits, he could possibly close out to the wife the two dress patterns at ten dollars each, so much the better, and if they complained of being short of cash, the Associ-

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ation was perfectly willing to take their note for six months, or, if necessary, a year's time.

If the salesman found it a hard matter to sell to the farmer, he would then introduce the dress patterns to the wife, and in order to get her influence, would offer them at one dollar and twenty-five cents each, provided they also took the cloth for three suits of clothes.

The wife, being so much interested in her own welfare, and realizing that the dress patterns were exceptionally cheap (being offered for less than manufacturer's cost), would lose sight of the exorbitant price charged for her husband's clothes, and would immediately begin pleading with him to buy the entire outfit, usually making it very easy for the salesman to close the deal.

After winding up the transaction and either getting their cash or a note, the salesman would instruct the farmer to be sure and bring the cloth to their cutter and fitter at the hotel, at the county seat, within the next ten days, to have his measurements taken.

On arriving at the hotel, the farmer would be measured and informed that the cloth would be sent to the Association's headquarters at Chicago, to be made up.

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About ten days after the gang had left for parts unknown, the farmer would receive a letter from the American Farmers' Tailoring Association, inclosing a bill for thirty-three dollars and forty-five cents for linings, trimmings, buttons, thread, etc., all of which must be advanced before the suits would be forwarded.

Of course, no charges had been made for cutting, fitting and making, nor had there been any mention made as to cost of these incidentals; therefore the farmer had his choice of two things, either pay up or lose what he had already invested.

This gang's cutter and fitter was the man who gave me the inside workings of their scheme, and explained that none of the cloth was cut or even sent to Chicago to be made up. It was simply turned over to the salesman who had sold it, to be sold over again.

The measurements would be sent to Chicago to a pal of the gang, who would wait a few days and write to the farmer, under flaming letter heads, and send a bill for the accessories.

If he refused to pay, another letter would be sent explaining matters in a plausible way, endeavoring to persuade him that the Associ-

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ation was right and that he was wrong, and that he could not afford to lose what he had already paid.

If the money was forthcoming, the correspondent, or the man representing the Association in Chicago, would call (as prearranged) upon a large clothing manufacturer, and pick out a ready-made suit of the same color, but of a different quality of cloth, and of the required measurements, and express them to the farmer at his expense.

The suits cost six dollars each, no cheaper quality of goods could be made and have it hang together long enough to be made up.

My grafter informant explained that the cloth, as originally sold to the farmer, was cheap enough, costing the grafters not to exceed five dollars, but when the shift was made at Chicago and a ready-made suit of clothes was sent on, the quality, although of same color and appearance, was absolutely the poorest that could be procured.

The cutter and fitter of this gang, whose real business was simply that of manager, and who kept the accounts of the gang, showed me that a good salesman would average three deals of forty-seven dollars and fifty cents each, daily;

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then add to this thirty-three dollars and forty-five cents more, for accessories, for each deal, making a total of two hundred and forty-two dollars and eighty-five cents per day for each salesman.

The dress patterns sold to the wife at a dollar and twenty-five cents each, as a bait, cost the grafters two dollars and twenty-five cents each, and as the men's suits cost six dollars each, the total cost of material sold to these customers would be sixty-seven dollars and fifty cents, leaving a gross profit of one hundred and seventy-five dollars and thirty-five cents per day for each salesman's work, or an average of over seven hundred dollars per day, gross profits, for the gang of four salesmen and the so-called cutter and fitter, whose entire knowledge of the work consisted of a very crude method of taking measurements.

* * * * *

The portrait graft is as old as that of the gold brick, and, like the latter, always flourishes in almost every community.

This one, however, as conducted by two brothers whose home was in Boston, was the most successful of any enlarging picture graft I ever knew of.

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Although they represented themselves as agents for a large portrait company of Boston, they nevertheless were simply for themselves.

Their sister, at home, acted as their correspondent and business manager, and would follow out a plan for aiding her brothers in extracting the coin from the western farmer.

Making a house-to-house canvass, they would explain that they were just starting out in that particular community and anxious to get a foot-hold there, they would enlarge the picture of any deceased friend to a life size, absolutely free, if the farmer would promise to have the picture framed in a gilt frame in which to exhibit the picture at his home after receiving it, and also promise to use his influence among friends and relatives in assisting the agents in getting orders.

Then producing a printed agreement, would ask for and procure the farmer's signature, after which he would walk off with a small picture (most likely the only one, at least the best one the farmer had) of a dear deceased relative.

This picture and the agreement would at once be sent to the grafters' sister at Boston.

Laying them away for a couple of weeks

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without the slightest pretense of having the picture enlarged, the sister would then write to the dupe that the picture had been enlarged to a beautiful life-sized portrait, and according to agreement, they had made up a very handsome gilt frame, in which the picture had been placed and which made a beautiful exhibit.

Enclosing a bill for the frame, for \$15.00, with instructions to remit at once, the farmer would be told that the picture and frame would be sent, express charges paid, at once, as agreed upon.

Receiving this letter and bill, the farmer would be dumfounded, and would immediately write to the firm that the picture was to be enlarged free and as soon as it was received by him, he was to purchase a gilt frame suitable to exhibit it in, and that the only expense he was to be to was the express charges on the picture.

The grafters' sister would immediately follow up with an answer to this letter, advising the farmer to read the agreement he had signed, copy of which had been left him, and take notice that he agreed to purchase a gilt frame in which to exhibit the picture as soon as it arrived, the charges of which, whatever

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they may be, he would pay, with the understanding that no other expenses would be incurred by him; therefore the company would make their agreement good by prepaying the express charges as soon as the frame was paid for.

On looking up his agreement and carefully reading it, even if the farmer was not quite satisfied, yet the wording and construction was so confusing that nine times out of ten he would decide that possibly he had a misunderstanding of the matter and, to avoid trouble and to make sure of at least getting back the original picture of his dear one, would at once remit the amount demanded, two weeks later receiving, prepaid by express, the cheapest sort of portrait, with a still cheaper frame, the charges for which afforded all the profit the grafters cared for.

When the cash was received, the grafters' sister would hand the small picture over to a large picture frame and portrait company, who for a paltry sum would enlarge the picture, frame, pack and ship it to the victim, who would wait a long time for the agent to call around to get the benefit of his influence in making more sales.

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The following is a fac-simile of the agreement signed by the farmer:

———, 188—.

To the ——— Portrait Company,
Boston, Mass.

I this day deliver to your agent a small picture of my ——— for the purpose of having the same enlarged to a life-sized portrait.

In consideration of services rendered by you in the enlarging of this picture, for which no charges are to be made, I hereby agree to exert my influence among friends and neighbors, with a view to assisting you and your agent in securing other work in your line.

To this end I further agree to purchase for the picture a suitable gilt frame, in which to make a satisfactory exhibition at my home as soon as the same arrives by express.

These charges, whatever they may be, I promise to pay, with the understanding that no other expenses shall be incurred by me in this transaction.

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CHAPTER XXIV.

Orchestrone Graft—Five Young Men—The “Settler”—Blank Contract an Ingenious Article of Agreement—The Farmer Duped—A Settlement for Cash, or a Promissory Note with Security—Piano Graft—Worked by a Western Man—The House Represented Innocent of Intended Wrong—The Agreement—Shifted for Promissory Note—Same Wording, but Different Punctuation—Graft-er Resigns and Vanishes.

Some years ago five smooth young grafters made plenty of money through Ohio and Indiana, selling Orchestrone for the Orchestrone Company of ———.

One of these young men acted as “settler,” while four of them acted as salesmen.

As is the usual custom of gangs of grafters, these men would locate for a few weeks in the county seat of some rich and well populated county. The settler would wait at the hotel for the salesmen to get nicely started, when he would busy himself compromising with the victim by either collecting the cash or procur-

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ing a well secured note for the price of their instrument.

Instead of attempting to sell an Orchestrone outright, the agent or salesman would call upon some well-to-do farmer with a family of grown-up daughters, and explain that all he asked the privilege of doing was to appoint the farmer as sub-agent for the sale of the instrument among his friends.

The price of the Orchestrone was three hundred dollars. After the farmer had sold four instruments and turned over the receipts to the Orchestrone Company, he would then become the owner of the Orchestrone left in his possession.

As a special inducement for the farmer to accept their liberal proposition, the agent would explain that they kept in their employ a very competent music teacher, who would call at the farmer's home within three days and begin giving free lessons to the two eldest daughters, and would keep up the lessons until final settlement was made.

The matter being placed before the farmer and his wife in such a plausible manner, both were only too anxious to take advantage of it, and unhesitatingly signed an order or agree-

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ment, which in reality was equivalent to a promissory note.

The following is a fac-simile of one of the blank contracts, given me by a member of this gang, and which, when carefully read, proved to be an ingeniously arranged article of agreement and note combined.

The —— Orchestrone Company.

I accept Orchestrone, style ——, upon condition, that you give me privilege of sales of said instrument in my neighborhood, and a commission of Eighty-Seven Dollars and Fifty Cents (\$87.50), on each Orchestrone sold by influence of myself or family, at the one and regular price of three hundred dollars (\$300.00), which amount I will allow you in settlement, for my sample Orchestrone, and in addition to this, Fifty Dollars (\$50.00), to defray expenses on this delivery. That hereafter, when four are sold through my influence, my commission must equal cost of my Orchestrone. Settlement to be made at your request. If not, you may either negotiate this, or collect it where convenient for you, at my expense. I to have from one to four months' time, as we may agree upon. And it is under-

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stood, I am not responsible for, neither do I guarantee the sales of any of the Instruments. You are at liberty to advertise the Instruments as at my house, and I will assist in view of the commission you are to pay me, all I reasonably can to effect sales.

.....

.....

Date, ———, 189—.

The moment the farmer's signature had been secured, that moment a sale had been made of the Orchestrone, and not for three hundred dollars, the price quoted to the farmer, but three hundred and fifty dollars, the additional fifty dollars being, as the contract called for, to defray expenses on the delivery.

Within ten days after the signing of this contract the settler would call upon the farmer, and in a plausible way, say that he had been sent there by the ——— Orchestrone Company to make a final settlement with the farmer for the Orchestrone.

"Well," the farmer would say, "I haven't had time to sell any of the instruments to my friends or acquaintances; therefore, all I can

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do is to let you take the Orchestrone away, according to agreement."

"But," the settler would explain, "you gave our agent a contract agreeing to pay our firm three hundred dollars for the instrument, and fifty dollars extra to defray expenses, on the delivery of the instrument, making a total of three hundred and fifty dollars, you to have from one to four months' time, as we may agree upon."

"Oh, no!" the farmer would declare, and under much excitement would explain that he had only signed an agreement to take the instrument to sell on commission.

"Have you a copy of the contract?" the settler would ask.

"No, I have not, but I remember what the agreement was," the farmer would insist.

At this, the agent would produce the original contract, and a duplicate of it, which he would hand to the farmer, and ask him to read it and see if that wasn't what he had signed. Thus saying, he would point to the farmer's name on the card he held back, and ask if that wasn't his signature (making sure, of course, that he didn't get possession of it).

Then, directing him to carefully look over

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the blank form while he, the settler, would read the one the farmer had signed, would very quickly point out the binding features of the contract, which authorized the company, in case settlement was not made at their request, to either negotiate the article of agreement, or collect it where convenient to do so, and at the farmer's expense.

This interpretation of the agreement would quickly give the farmer a clearer idea of what had happened, and, without further argument, a final settlement for cash, with a fair discount, or a bona fide promissory note, with security, if necessary, would be the finale of these clever, but disreputable transactions.

* * * * *

A piano graft, similar to the above, was carried on some years ago by a bright young man from the West, who traveled about the country selling instruments for various reputable up-to-date piano houses, who never could ascertain until too late just how he was able to sell so many high priced instruments in exceedingly small towns, and among farmers.

This young man had graduated in one of the leading colleges of the country, was a fine vo-

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calist and pianist, a good dresser, and an excellent talker.

He always worked on commission, would handle no instruments that would sell for any more nor less than five hundred dollars, and always with a contract from the firm, agreeing to allow him to sell to responsible parties on a credit of one year, taking a note for the amount, payable to the company, who were to pay him a cash commission as soon as the deal was closed.

He would explain to the firm that he had a method all his own, and in order to successfully carry it out, would require that whenever he asked them to deliver a piano at the home of some farmer or to a citizen of some small town, that they should look up the financial standing of the parties, and if they were willing to sell a five hundred dollar instrument to them on a year's time, to go ahead and place the piano in their house on trial and leave the rest to him.

With this understanding and agreement from the firm, the young grafter would start out and travel on foot among farmers and in small hamlets.

Selecting a farmer with a family of young

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ladies, he would present the card of the firm he was representing, and who were well known to everyone in that section.

Approaching the farmer, he would offer to place a five hundred dollar piano in his home on trial, with the understanding that he and his family were to act as sub-agents for him in selling three other pianos to their neighbors, after which the farmer was to become sole owner of the instrument placed with him.

If the farmer would hesitate in the least, he would say:

"Why, my dear man, you certainly wouldn't object to our putting the instrument in your home, when you know full well that there can be no harm in it, would you? Your daughters can be having the use of it, and should you not have the good fortune to sell three more pianos and thereby get yours for nothing, you wouldn't object to having the use of our piano for several weeks, would you?"

Then by citing several instances where others had succeeded in paying for theirs by making sales to their friends of three others, the grafter would finally persuade the farmer to let him place one in his home.

This accomplished, the rest was easy.

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He would then send the farmer's name to the house as a prospective customer, with the understanding that if his financial rating was satisfactory one of their five hundred dollar pianos was to be delivered on trial at his home, after which he, the agent, was to be notified. Whereupon he would return to the farmer's home and close a deal by asking the latter to sign the following article of agreement, which he would read carefully, and without dating it, would pass it to the victim and say: "Now read this carefully to see that it's all right before you sign it."

The following is a copy of same:

\$500.00.

———, 18—.

One year after date, for value received, I promise to pay to the ——— Piano Company, or order, Five Hundred Dollars, if I sell for them, three of their number 16 Upright Pianos, at their regular retail price of Five Hundred Dollars each. I am to receive a commission of thirty-three and one-third per cent, as compensation for services rendered.

(Signature).....

Witness:.....

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Just as the farmer was about to sign the agreement, the grafter would reach for it and say:

“By the way, I haven’t dated that yet, so don’t sign it until I have done so, as it wouldn’t be legal.” So saying, he would lay the paper on the table with a lot of other papers and, unnoticed by the farmer, would shift the one he had just read for another of exactly the same wording, but with a change in the punctuation, which, when signed, was nothing more nor less than a promissory note, with an agreement added, offering the farmer a commission of thirty-three and one-third per cent. should he sell three pianos; and after dating it, would pass it to him for his signature, which, without the slightest suspicion, would be signed, and which read as follows:

\$500.00.

———, 18—.

One year after date, for value received, I promise to pay to the ——— Piano Company, or order, Five Hundred Dollars. If I sell for them three of their Number 16 Upright Pianos, at their regular retail price of Five Hundred Dollars each, I am to receive a commis-

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sion of thirty-three and one-third per cent., as compensation for services rendered.

(Signature).....

Witness:.....

The note having been made payable to the piano company would be gladly accepted by them, and the commission due the agent forwarded at once.

While the field was clear and before the first note taken by this grafter should come due he would work almost incessantly.

The firm represented, never for an instant suspecting anything irregular in his methods, would nevertheless wonder at his remarkable success, as he kept two men almost constantly busy placing pianos on trial.

Just before his year was up, or a week or two before the first note he had taken was to come due, he would resign his position, which his firm would reluctantly accept, and, after receiving all commission due him, would seek new territory, leaving the firm and his dupes to settle matters as they could.



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